I. Potential References of Interest

A. Dialog

0 records found.

II. Inventor Search Results from Dialog

26/3,K/1   (Item 1 from file: 2)
DIALOG(R)File 2: INSPEC

09292617
Title: Knowledge acquisition cost and anti-seismic mitigation investment
  by individual households
Author(s): Tatano, H. 1; **Kamiya, H.**; Tsuchiya, S.
Affiliation(s):
  1. Disaster Prevention Res. Inst., Kyoto Univ., Japan
Book Title: 2004 IEEE International Conference on Systems, Man and
  Cybernetics (IEEE Cat. No.04CH37583)
Inclusive Page Numbers: 1044-9 vol.1
Publisher: IEEE, Piscataway, NJ
Country of Publication: USA
Publication Date: 2004
Conference Title: 2004 IEEE International Conference on Systems, Man and
  Cybernetics
Conference Date: 10-13 Oct. 2004
Conference Location: The Hague, Netherlands
ISBN: 0-7803-8567-5
U.S. Copyright Clearance Center Code: 0-7803-8566-7/04/$20.00
Part: vol.1
Number of Pages: 7 vol. (lxxx+6496)
Language: English
Subfile(s): C (Computing & Control Engineering)
INSPEC Update Issue: 2005-007

Copyright: 2005, IEE

Author(s): ...1; **Kamiya, H.**; Tsuchiya, S.
Abstract: ...houses' health conditions and retrofit of their houses. The
  paper concludes with some recommendations on the policies which can be
  used by the government in **order** to encourage
  individual **investment** for anti-disaster mitigation.

 26/3,K/2   (Item 1 from file: 347)
DIALOG(R)File 347: JAPIO

07339314   **Image available**
SALES SYSTEM AND SELLING METHOD

PUB. NO.:   2002-207805 [JP 2002207805 A]
PUBLISHED: July 26, 2002 (20020726)
INVENTOR(s): **KAMIYA** HIROMI
         SONE HIROSHI
         FURUYA TAKEHIRO
APPLICANT(s): HEART TO HEART KK
APPL. NO.:   2001-004729 [JP 20014729]
FILED: January 12, 2001 (20010112)

INVENTOR(s): **KAMIYA** HIROMI
         SONE HIROSHI
         FURUYA TAKEHIRO

                   ABSTRACT

...the case of executing advertisement 11, reading a bar code 12 from a bag
1   having   the   bar   code   12   as   an   inherent   identifier   and
selling or providing a prescribed **commodity<
/ B> or service related to an advertiser of the advertisement 11, a
prescribed discount rate or discount amount corresponding to the read bar
code 12 is...**

 26/3,K/3   (Item 2 from file: 347)
DIALOG(R)File 347: JAPIO

05546230   **Image available**
POINT CARD SYSTEM

PUB. NO.:   09-161030 [JP 9161030 A]
PUBLISHED: June 20, 1997 (19970620)
INVENTOR(s): **KAMIYA** HITOSHI
         NAITO YUICHI
         GOTO AKIO
APPLICANT(s): KOBAYASHI KIROKUSHI KK [402299] (A Japanese Company or
         Corporation), JP (Japan)
APPL. NO.:   07-318328 [JP 95318328]
FILED: December 06, 1995 (19951206)

INVENTOR(s): **KAMIYA** HITOSHI
         NAITO YUICHI
         GOTO AKIO

                   ABSTRACT

... by prescribed shopping district and new point to which points
corresponding to a purchase amount are added are rewritten and displayed at
the time of **purchasing** a **commodity** or

the like. A 3rd display area 30c can be rewritten by both the banking organ
and shopping district and points obtained by mutually adding...

26/3,K/4   (Item 1 from file: 350)
DIALOG(R)File 350: Derwent WPIX
(c) 2011 Thomson Reuters. All rights reserved.

0010956832 - Drawing available
WPI ACC NO: 2001-579955/200165
XRPX Acc No: N2001-431765
Commodity order issuing and accepting
method in e-commerce transaction, involves prompting order issuer to
transmit early payment date to order acceptor
Patent Assignee: KAMIYA H (KAMI-I); NEC CORP (NIDE)
Inventor: **KAMIYA** H
Patent Family (6 patents, 5 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 20010014871	A1	20010816	US 2001782017	A	20010214	200165 B
AU 200121218	A	20010823	AU 200121218	A	20010214	200170 E
JP 2001229321	A	20010824	JP 200038338	A	20000216	200170 E
KR 2001082643	A	20010830	KR 20017426	A	20010215	200215 E
TW 550488	A	20030901	TW 2001103113	A	20010213	200413 E
AU 782725	B2	20050825	AU 200121218	A	20010214	200562 E

Priority Applications (no., kind, date): JP 200038338   A 20000216

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20010014871	A1	EN	10	5	
JP 2001229321	A	JA	8		
TW 550488	A	ZH			
AU 782725	B2	EN			Previously issued patent AU 200121218

Commodity order issuing and accepting
method in e-commerce transaction, involves prompting order issuer to
transmit early payment date to order acceptor

Original Titles:
...**Commodity order** issuing and
accepting method, system thereof, and **commodity
order** accepting apparatus
Inventor: **KAMIYA** H

 Alerting Abstract ...NOVELTY - The transaction conditions such as
commodity order issuance information

and **order** issuance information are transmitted by an
order issuer (10) to an acceptor (30) in the form of an electronic
document. Another electronic document with input...
...**Commodity order** issuing and
accepting system;
Commodity order accepting apparatus
  ...

...DESCRIPTION OF DRAWINGS - The figure shows the schematic diagram of the
commodity order issuing and accepting
system structure.

Original Publication Data by Authority

Argentina

Assignee name & address:
Inventor name & address:
KAMIYA H...

...**KAMIYA H**...

...**KAMIYA HIROSHI**...

...**Kamiya, Hiroshi**
Examiner:
Original Abstracts:
A **commodity order** issuing and
accepting method is disclosed in
which an order issuer requests a first electronic document having first
input fields for **order** issuer information and
for commodity
order issuance information **except**
for a payment date to an order accepter; the order
accepter transmits the first electronic document to the order issuer; the
order issuer fills the first input fields; the order issuer transmits the
filled information to the order accepter; the order accepter retrieves a
transaction condition corresponding to the
commodity order issuance information
except for the payment date; the
order accepter transmits a second electronic document on
which the transaction condition is described and which has a second input
field for the payment date to...
Claims:
What is claimed is:**1. A commodity**
order issuing and accepting method, comprising:a step
that an order
issuer side requests a first electronic document having first input fields
for **order** issuer information and for
commodity order issuance information
except for **an order** issuer's payment
date to an **order**

accepter side;a step that said order accepter side transmits said first
electronic document to said order issuer side;a step that said order issuer
side inputs said **order issuer**
information and said **commodity order**
issuance information except **for** said order issuer's
payment date to said first **input**
fields;a step that said **order** issuer
side transmits said **order** issuer information and said
commodity order issuance information
except for said order issuer's payment date **to** said
order accepter side;**a**
step that said **order** accepter side
retrieves a transaction condition corresponding to said
commodity order issuance information
except for said order issuer's payment date;a step that said
order accepter side **transmits**
a second electronic document on which said transaction
condition is described and which has a second input field for said order
issuer's payment date to...

? s au=(kamiya, h? or kamiya h? or hiroshi(2n)kamiya)

>>>Prefix "AU" is undefined
        0 AU=KAMIYA, H?
        0 AU=KAMIYA H?
        0 AU=HIROSHI
        0 AU=KAMIYA
        0 AU=HIROSHI(2N)AU=KAMIYA
   S11   0 AU=(KAMIYA, H? OR KAMIYA H? OR HIROSHI(2N)KAMIYA)

26/3,K/1   (Item 1 from file: 2)
DIALOG(R)File 2: INSPEC
(c) 2011 The IET. All rights reserved.

09292617
Title: Knowledge acquisition cost and anti-seismic mitigation investment
  by individual households
Author(s): Tatano, H. 1; **Kamiya, H.**; Tsuchiya, S.
Affiliation(s):
  1. Disaster Prevention Res. Inst., Kyoto Univ., Japan
Book Title: 2004 IEEE International Conference on Systems, Man and
  Cybernetics (IEEE Cat. No.04CH37583)
Inclusive Page Numbers: 1044-9 vol.1
Publisher: IEEE, Piscataway, NJ
Country of Publication: USA
Publication Date: 2004
Conference Title: 2004 IEEE International Conference on Systems, Man and
  Cybernetics

Conference Date: 10-13 Oct. 2004
Conference Location: The Hague, Netherlands
ISBN: 0-7803-8567-5
U.S. Copyright Clearance Center Code: 0-7803-8566-7/04/$20.00
Part: vol.1
Number of Pages: 7 vol. (lxxx+6496)
Language: English
Subfile(s): C (Computing & Control Engineering)
INSPEC Update Issue: 2005-007

Author(s): ...1; **Kamiya, H.**; Tsuchiya, S.
Abstract: ...houses' health conditions and retrofit of their houses. The
  paper concludes with some recommendations on the policies which can be
  used by the government in **order** to encourage
  individual **investment** for anti-disaster mitigation.

 26/3,K/2   (Item 1 from file: 347)
DIALOG(R)File 347: JAPIO

07339314   **Image available**
SALES SYSTEM AND SELLING METHOD

PUB. NO.:   2002-207805 [JP 2002207805 A]
PUBLISHED: July 26, 2002 (20020726)
INVENTOR(s): **KAMIYA** HIROMI
        SONE HIROSHI
        FURUYA TAKEHIRO
APPLICANT(s): HEART TO HEART KK
APPL. NO.:   2001-004729 [JP 20014729]
FILED: January 12, 2001 (20010112)

INVENTOR(s): **KAMIYA** HIROMI
        SONE HIROSHI
        FURUYA TAKEHIRO

                    ABSTRACT
...the case of executing advertisement 11, reading a bar code 12 from a bag
1   having   the   bar   code   12   as   an   inherent   identifier   and
selling or providing a prescribed **commodity<**
**/ B> or service related to an advertiser of the advertisement 11, a
prescribed discount rate or discount amount corresponding to the read bar
code 12 is...**

26/3,K/3   (Item 2 from file: 347)
DIALOG(R)File 347: JAPIO

05546230   **Image available**
POINT CARD SYSTEM

PUB. NO.:   09-161030 [JP 9161030 A]
PUBLISHED: June 20, 1997 (19970620)
INVENTOR(s): **KAMIYA** HITOSHI
        NAITO YUICHI
        GOTO AKIO
APPLICANT(s): KOBAYASHI KIROKUSHI KK [402299] (A Japanese Company or
        Corporation), JP (Japan)
APPL. NO.:   07-318328 [JP 95318328]
FILED: December 06, 1995 (19951206)

INVENTOR(s): **KAMIYA** HITOSHI
        NAITO YUICHI
        GOTO AKIO

                    ABSTRACT
... by prescribed shopping district and new point to which points
corresponding to a purchase amount are added are rewritten and displayed at
the time of **purchasing** a **commodity** or
the like. A 3rd display area 30c can be rewritten by both the banking organ
and shopping district and points obtained by mutually adding...

26/3,K/4   (Item 1 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0010956832 - Drawing available
WPI ACC NO: 2001-579955/200165
XRPX Acc No: N2001-431765
Commodity order issuing and accepting
method in e-commerce transaction, involves prompting order issuer to
transmit early payment date to order acceptor
Patent Assignee: KAMIYA H (KAMI-I); NEC CORP (NIDE)
Inventor: **KAMIYA** H
Patent Family (6 patents, 5 countries)
Patent   Application
Number   Kind Date   Number   Kind   Date   Update

US 20010014871 A1 20010816 US 2001782017 A 20010214 200165 B
AU 200121218 A 20010823 AU 200121218 A 20010214 200170 E
JP 2001229321 A 20010824 JP 200038338 A 20000216 200170 E
KR 2001082643 A 20010830 KR 20017426 A 20010215 200215 E
TW 550488 A 20030901 TW 2001103113 A 20010213 200413 E
AU 782725 B2 20050825 AU 200121218 A 20010214 200562 E

Priority Applications (no., kind, date): JP 200038338 A 20000216

Patent Details
Number   Kind Lan Pg Dwg Filing Notes
US 20010014871 A1 EN   10   5
JP 2001229321   A JA   8
TW 550488   A ZH
AU 782725   B2 EN   Previously issued patent AU 200121218

Commodity order issuing and accepting
method in e-commerce transaction, involves prompting order issuer to
transmit early payment date to order acceptor

Original Titles:
...**Commodity order** issuing and
accepting method, system thereof, and **commodity
order** accepting apparatus
Inventor: **KAMIYA H**

  Alerting Abstract ...NOVELTY - The transaction conditions such as
commodity order issuance information
and **order** issuance information are transmitted by an
order issuer (10) to an acceptor (30) in the form of an electronic
document. Another electronic document with input...
...**Commodity order** issuing and
accepting system;
Commodity order accepting apparatus
  ...

...DESCRIPTION OF DRAWINGS - The figure shows the schematic diagram of the
commodity order issuing and accepting
system structure.

Original Publication Data by Authority

Argentina

Assignee name & address:
Inventor name & address:
KAMIYA H...

...**KAMIYA H**...

...**KAMIYA HIROSHI**...

...**Kamiya, Hiroshi**

Examiner:

Original Abstracts:

A **commodity order** issuing and **accepting method** is disclosed in which an order issuer requests a first electronic document having first input fields for **order** issuer information and **for commodity order** issuance information **except for** a payment date to an order accepter; the order accepter transmits the first electronic document to the order issuer; the order issuer fills the first input fields; the order issuer transmits the filled information to the order accepter; the order accepter retrieves a **transaction** condition corresponding to the **commodity order** issuance information **except for** the payment date; the **order** accepter transmits a second electronic document on which the transaction condition is described and which has a second input field for the payment date to...

Claims:

What is claimed is:**1. A commodity order** issuing and accepting method, comprising:a step **that an order** issuer side requests a first electronic document having first input fields for **order** issuer information and for **commodity order** issuance information except for **an order** issuer's payment **date to** an **order** accepter side;a step that said order accepter side transmits said first electronic document to said order issuer side;a step that said order issuer side inputs said **order issuer** information and said **commodity order** issuance information except **for** said order issuer's **payment** date to said first **input fields**;a step that said **order** issuer side transmits said **order** issuer information and said **commodity order** issuance information except for said order issuer's payment date **to** said **order** accepter side;**a step** that said **order** accepter side retrieves a transaction condition corresponding to said **commodity order** issuance information except for said order issuer's payment date;a step that said **order** accepter side **transmits a** second electronic document on which said transaction condition is described and which has a second input field for said order issuer's payment date to...

III. Abstract Files from Dialog

A. All Databases

File   2:INSPEC 1898-2011/Apr W1
       (c) 2011 The IET
File 35:Dissertation Abs Online 1861-2011/Mar
       (c) 2011 ProQuest Info&Learning
File 65:Inside Conferences 1993-2011/Apr 13
       (c) 2011 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2011/Mar
       (c) 2011 The HW Wilson Co.
File 474:New York Times Abs 1969-2011/Apr 13
       (c) 2011 The New York Times

File 475:Wall Street Journal Abs 1973-2011/Feb 14
     (c) 2011 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
     (c) 2002 Gale/Cengage
File 256:TecTrends 1982-2011/Mar W3
     (c) 2011 Info.Sources Inc. All rights res.
File 347:JAPIO Dec 1976-2010/Dec(Updated 110323)
     (c) 2011 JPO & JAPIO
File 350:Derwent WPIX 1963-2011/UD=201124
     (c) 2011 Thomson Reuters
File 371:French Patents 1961-2002/BOPI 200209
     (c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	2631280	COMMODITY OR COMMODITIES OR INVESTMENT? OR SECURITIES OR S-TOCK OR STOCKS OR NEGOTIABLE()ITEM? ? OR BOND? ? OR FUTURE? ? OR FINANCIAL()PRODUCT?
S2	66479	S1(5N)(ORDER OR ORDERS OR ORDERING OR PURCHAS???? OR BUY??-??)
S3	19551	S1(5N)(SELL OR SELLS OR SELLING)
S4	3634	(PAYMENT OR PAYMENTS)(5N)(DUE OR SCHEDULE OR SCHEDULES OR -SCHEDULING)
S5	316	S4(5N)(DATE OR DATES OR TIME OR TIMES)
S6	33	S5(8N)(USER OR USERS OR ORDERER? ? OR BUYER? ? OR CONSUMER-?)
S7	36646	(PRICE OR PRICES OR PRICING OR COST OR COSTS)(5N)(BASED()(-UPON OR ON))
S8	27818	(CALCULAT????? OR ESTIMAT? OR DETERMIN?)(5N)(PAYMENT OR PA-YMENTS OR PRICE OR PRICES OR PRICING)
S9	4112	(DELIVERY OR DELIVERIES OR SHIPMENT)(5N)DATE? ?
S10	117893	(DISCOUNT? ? SPECIAL()OFFER? ? OR PROMOTION? ? OR REDEEM??-?? OR REDEMPTION OR MARKDOWN? OR MARK()DOWN? ? OR PERCENTAGE? ? OR REBATE? ? OR REDUCED OR REDUCTION? ? OR REDUCING)(5N)R-ATE? ?
S11	4550	AU=(KAMIYA, H? OR KAMIYA H? OR HIROSHI(2N)KAMIYA)
S12	82337	S2 OR S3
S13	2	S12 AND S6
S14	2	RD (unique items)
S15	8	S12 AND S5
S16	4	S15 AND (S7:S10)
S17	4	S16 NOT S14
S18	4	RD (unique items)
S19	73	S12 AND S4
S20	1	S19 AND S7
S21	1156	S12 AND S8
S22	10	S21 AND S4
S23	6	S22 NOT (S14 OR S18)
S24	6	RD (unique items)
S25	4	S11 AND S12
S26	4	RD (unique items)

14/3,K/1   (Item 1 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0017803553 - Drawing available
WPI ACC NO: 2008-G24009/200839
XRPX Acc No: N2008-487252
Payment history using method for conducting commercial transaction between
buyer and seller, involves providing transaction information to entity,
where entity makes decision about interaction with buyer or seller
Patent Assignee: BELSKY M (BELS-I); MASLIN F (MASL-I); REID W (REID-I);
  SWACKHAMMER C (SWAC-I); VISA INT SERVICE ASSOC (VISS)
Inventor: BELSKY M; MASLIN F; REID W; SWACKHAMMER C
Patent Family (6 patents, 121 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 20080120218	A1	20080522	US 2006561130	A	20061117	200839 B
WO 2008063810	A1	20080529	WO 2007US82429	A	20071024	200839 E
AU 2007324080	A1	20080529	AU 2007324080	A	20071024	200954 E
EP 2095262	A1	20090902	EP 2007863487	A	20071024	200957 E
			WO 2007US82429	A	20071024	
CA 2670338	A1	20080529	CA 2670338	A	20071024	200965 E
			WO 2007US82429	A	20071024	
			CA 2670338	A	20090515	
CN 101578595	A	20091111	CN 200780049055	A	20071024	200977 E
			WO 2007US82429	A	20071024	

Priority Applications (no., kind, date): US 2006561130 A 20061117

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20080120218	A1	EN	22	6	
WO 2008063810	A1	EN			

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BH BR
  BW BY BZ CA CH CN CO CR CU CZ DE DK DM DO DZ EC EE EG ES FI GB GD GE GH
  GM GT HN HR HU ID IL IN IS JP KE KG KM KN KP KR KZ LA LC LK LR LS LT LU
  LY MA MD ME MG MK MN MW MX MY MZ NA NG NI NO NZ OM PG PH PL PT RO RS RU
  SC SD SE SG SK SL SM SV SY TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW
Regional Designated States,Original: AT BE BG BW CH CY CZ DE DK EA EE ES
  FI FR GB GH GM GR HU IE IS IT KE LS LT LU LV MC MT MW MZ NA NL OA PL PT
  RO SD SE SI SK SL SZ TR TZ UG ZM ZW

AU 2007324080	A1	EN		Based on OPI patent WO 2008063810
EP 2095262	A1	EN		PCT Application WO 2007US82429
				Based on OPI patent WO 2008063810

Regional Designated States,Original: AT BE BG CH CY CZ DE DK EE ES FI FR
  GB GR HU IE IS IT LI LT LU LV MC MT NL PL PT RO SE SI SK TR

CA 2670338	A1	EN		PCT Application WO 2007US82429
				PCT national entry CA 2670338
				Based on OPI patent WO 2008063810
CN 101578595	A	ZH		PCT Application WO 2007US82429

Based on OPI patent   WO 2008063810
Original Publication Data by Authority

Argentina

Assignee name & address:
Claims:
...commercial transaction, and wherein the method further comprises:
receiving funds advanced by the entity and then forwarding the funds to the
seller on an advance <B>payment **date**
prior to the **payment due
date**; and debiting an account of the
buyer on the **payment
due date**.

[...

...CLAIM 10] The method according to claim 1, wherein the transaction
information comprises future receivable information and
future payable information associated with the
buyer or the seller, wherein the entity matches payables
and receivables after the transaction information is provided to the entity
...the computer readable medium further comprises: code for receiving funds
advanced by the entity and then forwarding the funds to the seller on an
advance **payment date** prior to the
payment due date;
and code for debiting an account of the **buyer** on the
payment due date.

[...

...CLAIM 20] The computer readable medium according to claim 11, wherein
the transaction information comprises future receivable information and
future payable information associated with the
buyer or the seller, wherein the entity matches payables
and receivables after the transaction information is provided to the
entity....entity, wherein the entity thereafter makes a decision about
further interaction with the buyer or the seller,wherein the transaction
information comprises future receivable information **and**
future payable information associated with **the** buyer or
the seller, wherein the entity matches payables and receivables after the
transaction information is provided to the entity.

WPI ACC NO: 2004-107746/200411
XRPX Acc No: N2004-085667
Time draft usage method in banking/financing industry, involves
transmitting time draft with payment information signed by buyer, to
finance company for payment
Patent Assignee: MUNRO J (MUNR-I)
Inventor: MUNRO J
Patent Family (1 patents, 1 countries)
Patent   Application
Number   Kind Date Number   Kind Date Update
US 20040002914 A1 20040101 US 2002180252   A 20020626 200411 B

Priority Applications (no., kind, date): US 2002180252 A 20020626

Patent Details
Number   Kind Lan Pg Dwg Filing Notes
US 20040002914 A1 EN   8   3

Original Publication Data by Authority

Argentina
Assignee name & address:
Claims:
...s bank account information onto a time draft using the encoding
software, and sends the time draft to the buyer for signature; upon
signature, the **buyer** returns the time draft to the
seller; the seller tenders the time draft to the finance company for
purchase; upon approval, the finance company purchases...

18/3,K/1   (Item 1 from file: 347)
DIALOG(R)File 347: JAPIO

07748518   **Image available**
PAYMENT CONTROL SERVER, PAYMENT CONTROL METHOD AND PAYMENT CONTROL PROGRAM

PUB. NO.:   2003-242423 [JP 2003242423 A]
PUBLISHED: August 29, 2003 (20030829)
INVENTOR(s): YOSHIMURA SHIGERU
APPLICANT(s): NEC CORP
APPL. NO.:   2002-038441 [JP 200238441]
FILED: February 15, 2002 (20020215)

                    ABSTRACT

PROBLEM TO BE SOLVED: To provide a commerce system for allowing a
purchaser of a **commodity** and service
to optionally **determine** a **payment**
schedule at any **time**.

SOLUTION: This **payment** control server is characterized
by having a means for receiving a purchaser identifier from a purchaser

terminal, a means for transmitting a summary of an...

18/3,K/2   (Item 1 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0020579783 - Drawing available
WPI ACC NO: 2010-G85393/201042
Method for administering open-end investment fund with scheduled
liquidation date, involves providing payments to investor according to
targeted **payment schedule**, where one
of **payments** is provided within two predetermined
time intervals
Patent Assignee: BOORAEM G (BOOR-I); BUHL J E (BUHL-I); DALBY B S
  (DALB-I); VOLPERT K E (VOLP-I)
Inventor: BOORAEM G; BUHL J E; DALBY B S; VOLPERT K E
Patent Family (1 patents, 1 countries)
Patent   Application
Number   Kind Date Number   Kind Date   Update
US 20100153296 A1 20100617 US 2007702281   A 20070205 201042 B

Priority Applications (no., kind, date): US 2007702281 A 20070205

Patent Details
Number   Kind Lan   Pg Dwg Filing Notes
US 20100153296   A1 EN   16   5

Method for administering open-end investment fund with scheduled
liquidation date, involves providing payments to investor according to
targeted **payment schedule**, where one
of **payments** is provided within two predetermined
time intervals

  Alerting Abstract ...NOVELTY - The method involves creating a set of
classes of shares. Shares are offered for sale in each class. A targeted
payment schedule is **determined** by a
computer, where the schedule is provided for recurring predetermined time
interval among a set of payments. One of the shares is issued to...

Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
...is scheduled to be made according to a targeted payment schedule that is
established by the investment fund at the time of its creation. The

<B>investment fund receives **purchase**
requests and funds from interested investors and invests the funds in
securities that provide payments that are used to meet or approximate the
targeted payment...
Claims:
...continuous basis from a time when the plurality of shares are first
offered for sale until the scheduled liquidation date of the investment
fund; (c) **determining** a targeted
payment schedule by a computer programmed to
determine the targeted **payment**
schedule, the targeted payment schedule specifying payments to be made by
the investment fund per each share in the one or more classes of shares
until the scheduled liquidation **date**, the targeted
payment schedule providing for a
recurring predetermined **time** interval between the
payments; (d) issuing at least one share to an investor in exchange for
funds received from the investor; (e) investing the received...

 18/3,K/3   (Item 2 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0019933282
WPI ACC NO: 2009-S54255/201006
Trading method for promoting circulation of goods or services, involves
indicating payment assuring party to pay appointed funds to seller
according to payment indication from buyer
Patent Assignee: WAN D (WAND-I)
Inventor: WAN D
Patent Family (1 patents, 1 countries)
Patent   Application
Number   Kind   Date   Number   Kind Date   Update
CN 101599147   A   20091209 CN 200810038670 A 20080606 201006 B

Priority Applications (no., kind, date): CN 200810038670 A 20080606

Patent Details
Number   Kind Lan Pg Dwg Filing Notes
CN 101599147   A   ZH   20   3

Original Publication Data by Authority

Argentina

Assignee name & address:
Claims:
...part of batches; (b) vender provides corresponding goods or services

based on basic contract when receiving payment or certified payment indication of some batches; (c) **buyer** can summarize right and duty **bond** by basic contract and transfer it to a third party, new buyer needs to decide by himself whether to pay for these batches or take...buyer or seller logins system, inputs contract serial number, and applies payment guarantee; (b) judging whether it is guarantee based on indemnity rate, calculating and **determining** money should be paid to **payment** guarantor that is called money for short; (c) judging whether guarantee is given based on credit, if so, judging whether the money amount is in...

...CLAIM 13] The system according to claim 9, wherein when promised **payment time** limit becomes **due**, and money guaranteed to pay is not processed, the system automatically starts the buyer default exercise process through the following flows: (a) if the payment...

18/3,K/4   (Item 3 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0010775489
WPI ACC NO: 2001-390071/200141
XRPX Acc No: N2001-286972
Apparatus for generating and providing to investors buy, sell and hold signals based on tax related factors and individual preferences via a computer network
Patent Assignee: FINKELMAN R C (FINK-I); HOWINGTON R P (HOWI-I)
Inventor: FINKELMAN R C; HOWINGTON R P
Patent Family (2 patents, 83 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
WO 2001042884	A2	20010614	WO 2000US42754	A	20001211	200141	B
AU 200147164	A	20010618	AU 200147164	A	20001211	200161	E

Priority Applications (no., kind, date): US 1999459264 A 19991210

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2001042884	A2	EN	24	5	

National Designated States,Original: AL AM AT AU AZ BA BB BG BR BY CA CH
   CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
   LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK
   SL TJ TM TR TT UA UG US UZ VN YU ZW
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH
   GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200147164   A   EN   Based on OPI patent   WO 2001042884

Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
A system and method of utilizing a computer network to track individual
investor's investments and to generate <B>certain alerts
and **buy**, **sell** and hold signals based
on individual preferences and tax considerations. The user enters data
relating to their investment portfolio and selects individual preferences.
Individual preferences...

...situation and other indicators such as time of year, paper gains or
losses, etc. generates alerts and signals to the user advising the user to
buy, **sell** or hold individual
securities. The signals are
graphically displayed to the investor in a color coded
power bar. The investor is able to click on the signals and obtain more
detailed information regarding the buy, sell or hold signal. A tax event
calendar is also generated that advises the investor of important tax
dates including **dates**
estimated quarterly
payments are due,
the **date** an **investment** converts
from short-term to long term and the date applicability
of the wash sale rule expires...
Claims:

        20/3,K/1   (Item 1 from file: 350)
DIALOG(R)File 350: Derwent WPIX
(c) 2011 Thomson Reuters. All rights reserved.

0014777905 - Drawing available
WPI ACC NO: 2005-125582/200514
XRPX Acc No: N2005-108309
Tradable futures contract, has deliverable debt obligation which is
floating rate note and which is linked to performance of set of debt
obligations via sold credit default swaps on debt obligations issuers
Patent Assignee: DEUT BANK AG (DEBA-N); DEUT BANK LONDON AG (DEBA-N)
Inventor: DUERING A; LYNCH F
Patent Family (2 patents, 2 countries)
Patent   Application
Number   Kind   Date   Number   Kind   Date   Update
GB 2404750   A   20050209 GB 200318441   A 20030806 200514 B
US 20050080734 A1 20050414 US 2004913145   A 20040806 200526 E

Priority Applications (no., kind, date): GB 200318441   A 20030806

Patent Details
Number   Kind Lan Pg Dwg Filing Notes

EIC3600 SEARCH RESULTS   4/13/2011   21

Alerting Abstract ...NOVELTY - A tradable **futures**
contract between a **buyer** and seller has a deliverable
debt obligation which is a floating rate note, and which is linked to the
performance of a set of debt...

Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
...price. The contract further requires the buyer or seller to make margin
payments to the exchange on each trading day, or with a longer period,
<B>based **on** the **price**
movements of the
contract during that trading day or period if so
required by the trading rules. The contract further obliges the exchange to
make similar payments to the...
Claims:
 What is claimed is: **1**. A tradable **futures**
contract between a **buyer** and a seller, the
contract being tradable through **an**
exchange and comprising a requirement for the seller to deliver and the
buyer to receive a deliverable debt obligation with payment linked to
performance of a set of debt obligations of a plurality of debt issuers,
the delivery and **payment** being **due** on
at least one of a **plurality** of **days.**

t s24/3,k/all

 24/3,K/1   (Item 1 from file: 474)
DIALOG(R)File 474: New York Times Abs
(c) 2011 The New York Times. All rights reserved.

00405821   NYT Sequence Number: 061161730330
(L E Wolfson, former head of Merritt-Chapman & Scott Corp who was
 convicted in '67 of **selling** unregis
 stock and who repaid Merritt-Chapman $650,000 in '72
 following settlement of certain derivative suits, is listed in co's proxy
 statement as having recd $50,000 for 'advisory services'; co states sum
 will be applied against **payments**, if any,
 determined to be **due** Wolfson under
 his employment agreement)
New York Times, Col. 2, Pg. 58
Friday March 30 1973

(L E Wolfson, former head of Merritt-Chapman & Scott Corp who was
 convicted in '67 of **selling** unregis
 stock and who repaid Merritt-Chapman $650,000 in '72
 following settlement of certain derivative suits, is listed in co's proxy

statement as having recd $50,000 for 'advisory services'; co states sum
will be applied against **payments**, if any,
determined to be **due** Wolfson under
his employment agreement)

24/3,K/2   (Item 1 from file: 347)
DIALOG(R)File 347: JAPIO
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09965991   **Image available**
BUYING ORDER PROCESSING SYSTEM AND PROGRAM

PUB. NO.:   2010-055428 [JP 2010055428 A]
PUBLISHED: March 11, 2010 (20100311)
INVENTOR(s): SABETTO KEN
APPLICANT(s): DAIWA SECURITIES GROUP INC
APPL. NO.:   2008-220556 [JP 2008220556]
FILED: August 28, 2008 (20080828)

ABSTRACT

PROBLEM TO BE SOLVED: To provide a buying order processing system with
which a   disadvantage of a customer on **payment**
due to a commission rate can be avoided when receiving a
buying order of a financial&
lt;/B> product.

SOLUTION: The buying order processing
system includes: an order reception processing means 22 for receiving a
buying   amount   of   a   financial
product; a payment calculati
on processing means 23 for determining a
commission rate corresponding to the buying amount by using a commission
rate table to calculate payment; a
payment   for   check   calculation
processing means 24 for acquiring from the commission rate table the
minimum buying amount in a section higher than a section with the buying
amount belonging thereto by one on a high amount side and a commission rate
for   check   corresponding to the   minimum buying amount, and
calculating   payment for check; a
disadvantage check processing means 25 for determining
 whether the payment is equal to or higher than the
payment for check; and a reinput guidance display processing means 26 for
performing reinput guidance display of a buying amount when it is
determined that the payment is equal
to or higher than the payment for check.

24/3,K/3   (Item 1 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0019969432 - Drawing available
WPI ACC NO: 2010-A66226/201008
Related WPI Acc No: 2009-G14411; 2010-D04793
Sales and/or transaction commissions generating method for e.g. tagtoe
reminder provider, during e.g. online scheduling, involves obtaining
product-related and **price**-related information to
calculate sales and/or transaction commissions
Patent Assignee: CHO S (CHOS-I); PAIK O (PAIK-I)
Inventor: CHO S; PAIK O
Patent Family (1 patents, 1 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 20100008479	A1	20100114	US 2009563104	A	20090918	201008 B
			US 200898124	P	20080918	
			US 2007856726	A	20070918	

Priority Applications (no., kind, date): US 2007856726 A 20070918; US
  200898124 P 20080918; US 2009563104 A 20090918

Patent Details
Number   Kind Lan Pg Dwg Filing Notes
US 20100008479 A1 EN   26   16 Related to Provisional US 200898124
                        C-I-P of application US 2007856726
Sales and/or transaction commissions generating method for e.g. tagtoe
reminder provider, during e.g. online scheduling, involves obtaining
product-related and **price**-related information to
calculate sales and/or transaction commissions

  Alerting Abstract ...NOVELTY - The method involves enabling a consumer to
schedule **future purchase** of an item
from an electronic commerce provider, and allowing the consumer to
designate payment. Particular date and time or dynamic event are selected
by...

Original Publication Data by Authority

Argentina

Assignee name & address:
Claims:
...is: **1**. A method for generating sales and/or transaction
commissions for a purchase reminder provider, the method comprising:
enabling a consumer to schedule a <B>future

purchase of an item from an e-commerce provider;
allowing the consumer to designate a method of **payment**
during a process of **scheduling** the
future purchase of the item from the
e-commerce provider, wherein the method of payment includes a credit card,
a saved credit card number in the e...

 24/3,K/4   (Item 2 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0015268705 - Drawing available
WPI ACC NO: 2005-618804/200563
XRPX Acc No: N2005-507962
Method of preventing security brokers from receiving information relevant
to commission payment for security transaction, involves assessing step-in
and step-out amounts against predetermined budget
Patent Assignee: HANSEN P (HANS-I); KRAGH L (KRAG-I); LANDMARK N
  (LAND-I); NYFIX INC (NYFI-N); BNY CONVERGEX EXECUTION SOLUTION LLC
  (BNYC-N)
Inventor: HANSEN P; KRAGH L; LANDMARK N
Patent Family (4 patents, 106 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
WO 2005079268	A2	20050901	WO 2005US4234	A	20050211	200563	B
US 20080021805	A1	20080124	US 2004779486	A	20040213	200810	E
US 7693763	B2	20100406	US 2004779486	A	20040213	201024	E
US 20100161390	A1	20100624	US 2004779486	A	20040213	201044	E
			US 2010716894	A	20100303		

Priority Applications (no., kind, date): US 2004779486 A 20040213; US
  2010716894 A 20100303

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2005079268	A2	EN	44	7	

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BW
  BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR
  HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW
  MX MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR
  TT TZ UA UG US UZ VC VN YU ZA ZM ZW
Regional Designated States,Original: AT BE BG BW CH CY CZ DE DK EA EE ES
  FI FR GB GH GM GR HU IE IS IT KE LS LT LU MC MW MZ NA NL OA PL PT RO SD
  SE SI SK SL SZ TR TZ UG ZM ZW
US 20100161390   A1 EN   Continuation of application US
  2004779486
                         Continuation of patent US 7693763

Original Publication Data by Authority

Argentina

Original Abstracts:
In a trading environment that comprises <B>buy side traders and **securities** brokers, a computer process capable of preventing securities brokers from receiving information irrelevant to a commission payment for a securities transaction. The process comprises means...

...In a trading environment that comprises **buy** side traders and **securities** brokers, a computer process capable of preventing securities brokers from receiving information irrelevant to a commission payment for a securities transaction. The process comprises means...

...In a trading environment that comprises **buy** side traders and **securities** brokers, a computer process capable of preventing securities brokers from receiving information irrelevant to a commission payment for a securities transaction. The process comprises means...

...In a trading environment that comprises **buy** ride traders and **securities** brokers, a computer process capable of preventing securities brokers from receiving information irrelevant to a commission payment for a securities transaction. The process comprises means...

Claims:
We claim:**1**) In a trading environment comprising **buy** side traders and **securities** brokers, a computer process capable of preventing securities brokers from receiving information irrelevant to a commission payment for a securities transaction, the process comprising: means...

...broker system; a step-out calculation module configured to receive digital data from said intercept, and in conjunction with step-out information segregate step-out **payments due** to a research broker from **payments** provided to an executing broker, and makes said step-out payments automatically to said research broker without providing information related to trade execution to said...

...calculation module within said securities trading system; processing said digital data through said step-out calculation module that calculates step-out information; segregating step-out **payments** within said step-out **calculation** module **due** to said research broker from **payments due** to an executing broker; presenting said step-out information to said trader system; making said step-out payments automatically from said securities trading system to...

24/3,K/5   (Item 3 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0014777905 - Drawing available
WPI ACC NO: 2005-125582/200514
XRPX Acc No: N2005-108309
Tradable futures contract, has deliverable debt obligation which is
floating rate note and which is linked to performance of set of debt
obligations via sold credit default swaps on debt obligations issuers
Patent Assignee: DEUT BANK AG (DEBA-N); DEUT BANK LONDON AG (DEBA-N)
Inventor: DUERING A; LYNCH F
Patent Family (2 patents, 2 countries)
Patent   Application
Number   Kind   Date   Number   Kind   Date   Update
GB 2404750   A   20050209 GB 200318441   A 20030806 200514 B
US 20050080734   A1   20050414 US 2004913145   A 20040806 200526 E

Priority Applications (no., kind, date): GB 200318441   A 20030806

Patent Details
Number   Kind Lan   Pg Dwg Filing Notes
GB 2404750   A   EN   40   5

  Alerting Abstract ...NOVELTY - A tradable **futures**
contract between a **buyer** and seller has a deliverable
debt obligation which is a floating rate note, and which is linked to the
performance of a set of debt obligations via sold credit default swaps on
issuers of the debt obligations. The floating rate note invoice
price is **calculated** using the
discounted value of notional cash flows using the actual spread, notional
floating index rate and fixed discount rate.

Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
...The contract obliges the seller to make delivery to the exchange of a
standardised debt product on the delivery date of the contract for a
<B>price given by the **exchange**
determined settlement **price** and
a conversion **factor**. The contract
further requires to take delivery from the exchange of said debt obligation
for the same price. The contract further requires the buyer or...

Claims:
What is claimed is: **1**. A tradable **futures** contract between a **buyer** and a seller, the **contract** being tradable through **an** exchange and comprising a requirement for the seller to deliver and the buyer to receive a deliverable debt obligation with payment linked to performance of a set of debt obligations of a plurality of debt issuers, the delivery and **payment** being **due** on at least one of a **plurality** of **days.**

24/3,K/6   (Item 4 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0010340105 - Drawing available
WPI ACC NO: 2000-655247/200063
Related WPI Acc No: 2009-A70962; 2009-M95411
Commission distributing method in electronic fund transfer system, involves determining commission value for member based on which monetary payment is effected
Patent Assignee: FOSKO J J (FOSK-I); MASI L A (MASI-I); MASI M R (MASI-I); MASI L (MASI-I)
Inventor: FOSKO J J; FOSKO J J J; MASI L A; MASI M R
Patent Family (9 patents, 92 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
US 6105001	A	20000815	US 1997912214	A	19970815	200063	B
WO 2002008992	A2	20020131	WO 2000US20196	A	20000725	200215	NCE
AU 200063722	A	20020205	AU 200063722	A	20000725	200236	NCE

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 6105001	A	EN	7	3	
WO 2002008992	A2	EN			

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
  BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN
  IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
  PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH
  GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
AU 200063722   A   EN   PCT Application WO 2000US20196
                          Based on OPI patent   WO 2002008992
KR 2003040375   A   KO   PCT Application WO 2000US20196
JP 2004505352   W   JA   32   PCT Application WO 2000US20196
                          Based on OPI patent   WO 2002008992
MX 2003000733   A1 ES   PCT Application WO 2000US20196
                          Based on OPI patent   WO 2002008992
WO 2002008992   A3 EN

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
  BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN
  IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
  PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH
  GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
AU 2000263722   B2 EN   Based on OPI patent WO 2002008992
JP 4583708   B2 JA   10   PCT Application WO 2000US20196
                          Previously issued patent JP 2004505352

                    Based on OPI patent   WO 2002008992

  Alerting Abstract ...record. Based on the values recorded in other member
records and member relating positional data in the hierarchy, a commission
value for the member is **determined** and monetary
payment is effected.

Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
...the position and business volume of each member of the network. The
commission management system (26) further comprises a payment processor
(29) for effecting commission <B>payments to the members on
a **schedules** basis...
Claims:
...stored as member recording,The management means which manages this
database by computer,It has these,This commission distribution method,When
a computer receives the **commodity**
buying by the said member's card|curd use for the said
purchasing process means, it makes the said management means transmit
purchasing data to it...

26/3,K/1   (Item 1 from file: 2)
DIALOG(R)File 2: INSPEC
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09292617
Title: Knowledge acquisition cost and anti-seismic mitigation investment
  by individual households
Author(s): Tatano, H. 1; **Kamiya, H.**; Tsuchiya, S.
Affiliation(s):
  1. Disaster Prevention Res. Inst., Kyoto Univ., Japan
Book Title: 2004 IEEE International Conference on Systems, Man and
  Cybernetics (IEEE Cat. No.04CH37583)
Inclusive Page Numbers: 1044-9 vol.1
Publisher: IEEE, Piscataway, NJ
Country of Publication: USA
Publication Date: 2004
Conference Title: 2004 IEEE International Conference on Systems, Man and

Cybernetics
Conference Date: 10-13 Oct. 2004
Conference Location: The Hague, Netherlands
ISBN: 0-7803-8567-5
U.S. Copyright Clearance Center Code: 0-7803-8566-7/04/$20.00
Part: vol.1
Number of Pages: 7 vol. (lxxx+6496)
Language: English
Subfile(s): C (Computing & Control Engineering)
INSPEC Update Issue: 2005-007

Author(s): ...1; **Kamiya, H.**; Tsuchiya, S.
Abstract: ...houses' health conditions and retrofit of their houses. The
  paper concludes with some recommendations on the policies which can be
  used by the government in **order** to encourage
  individual **investment** for anti-disaster mitigation.

 26/3,K/2   (Item 1 from file: 347)
DIALOG(R)File 347: JAPIO

07339314   **Image available**
SALES SYSTEM AND SELLING METHOD

PUB. NO.:   2002-207805 [JP 2002207805 A]
PUBLISHED: July 26, 2002 (20020726)
INVENTOR(s): **KAMIYA** HIROMI
        SONE HIROSHI
        FURUYA TAKEHIRO
APPLICANT(s): HEART TO HEART KK
APPL. NO.:   2001-004729 [JP 20014729]
FILED: January 12, 2001 (20010112)

INVENTOR(s): **KAMIYA** HIROMI
        SONE HIROSHI
        FURUYA TAKEHIRO

                ABSTRACT
...the case of executing advertisement 11, reading a bar code 12 from a bag
1   having   the   bar   code   12   as   an   inherent   identifier   and
selling or providing a prescribed **commodity<**
**/ B> or service related to an advertiser of the advertisement 11, a
prescribed discount rate or discount amount corresponding to the read bar
code 12 is...**

YOUR CASE

05546230   **Image available**
POINT CARD SYSTEM

PUB. NO.:   09-161030 [JP 9161030 A]
PUBLISHED: June 20, 1997 (19970620)
INVENTOR(s): **KAMIYA** HITOSHI
          NAITO YUICHI
          GOTO AKIO
APPLICANT(s): KOBAYASHI KIROKUSHI KK [402299] (A Japanese Company or
          Corporation), JP (Japan)
APPL. NO.:   07-318328 [JP 95318328]
FILED: December 06, 1995 (19951206)

INVENTOR(s): **KAMIYA** HITOSHI
          NAITO YUICHI
          GOTO AKIO

                       ABSTRACT
... by prescribed shopping district and new point to which points
corresponding to a purchase amount are added are rewritten and displayed at
the time of **purchasing** a **commodity** or
the like. A 3rd display area 30c can be rewritten by both the banking organ
and shopping district and points obtained by mutually adding...

0010956832 - Drawing available
WPI ACC NO: 2001-579955/200165
XRPX Acc No: N2001-431765
Commodity order issuing and accepting
method in e-commerce transaction, involves prompting order issuer to
transmit early payment date to order acceptor
Patent Assignee: KAMIYA H (KAMI-I); NEC CORP (NIDE)
Inventor: **KAMIYA** H
Patent Family (6 patents, 5 countries)

Patent   Application
Number   Kind Date   Number   Kind Date   Update
US 20010014871 A1 20010816 US 2001782017   A 20010214 200165 B
AU 20121218   A   20010823 AU 200121218   A 20010214 200170 E
JP 2001229321   A   20010824 JP 200038338   A 20000216 200170 E
KR 2001082643   A   20010830 KR 20017426   A 20010215 200215 E
TW 550488   A   20030901 TW 2001103113   A 20010213 200413 E
AU 782725   B2 20050825 AU 200121218   A 20010214 200562 E

Priority Applications (no., kind, date): JP 200038338   A 20000216

Patent Details
Number   Kind Lan Pg Dwg Filing Notes
US 20010014871 A1 EN   10   5
JP 2001229321   A   JA   8
TW 550488   A   ZH
AU 782725   B2 EN   Previously issued patent AU 200121218

Commodity order issuing and accepting
method in e-commerce transaction, involves prompting order issuer to
transmit early payment date to order acceptor

Original Titles:
...**Commodity order** issuing and
accepting method, system thereof, and **commodity
order** accepting apparatus
Inventor: **KAMIYA H**

  Alerting Abstract ...NOVELTY - The transaction conditions such as
commodity order issuance information
and **order** issuance information are transmitted by an
order issuer (10) to an acceptor (30) in the form of an electronic
document. Another electronic document with input...
...**Commodity order** issuing and
accepting system;
Commodity order accepting apparatus
  ...

...DESCRIPTION OF DRAWINGS - The figure shows the schematic diagram of the
commodity order issuing and accepting
system structure.

Original Publication Data by Authority

Argentina

Assignee name & address:
Inventor name & address:
KAMIYA H...

...**KAMIYA H**...

...**KAMIYA HIROSHI**...

...**Kamiya, Hiroshi**
Examiner:

Original Abstracts:

A **commodity order** issuing and **accepting method** is disclosed in which an order issuer requests a first electronic document having first input fields for **order** issuer information and **for commodity order** issuance information **except** **for** a payment date to an order accepter; the order accepter transmits the first electronic document to the order issuer; the order issuer fills the first input fields; the order issuer transmits the filled information to the order accepter; the order accepter retrieves a **transaction** condition corresponding to the **commodity order** issuance information **except for** the payment date; the **order** accepter transmits a second electronic document on which the transaction condition is described and which has a second input field for the payment date to...

Claims:

What is claimed is:**1**. A **commodity order** issuing and accepting method, comprising:a step **that an order** issuer side requests a first electronic document having first input fields for **order** issuer information and for **commodity order** issuance information except for **an order** issuer's payment **date to** an **order** accepter side;a step that said order accepter side transmits said first electronic document to said order issuer side;a step that said order issuer side inputs said **order issuer** information and said **commodity order** issuance information except **for** said order issuer's **payment** date to said first **input fields**;a step that said **order** issuer side transmits said **order** issuer information and said **commodity order** issuance information except for said order issuer's payment date **to** said **order** accepter side;**a step** that said **order** accepter side retrieves a transaction condition corresponding to said **commodity order** issuance information except for said order issuer's payment date;a step that said **order** accepter side **transmits** **a** second electronic document on which said transaction condition is described and which has a second input field for said order issuer's payment date to...

26/3,K/1   (Item 1 from file: 2)
DIALOG(R)File 2: INSPEC

09292617
Title: Knowledge acquisition cost and anti-seismic mitigation investment
  by individual households
Author(s): Tatano, H. 1; **Kamiya, H.**; Tsuchiya, S.
Affiliation(s):
  1. Disaster Prevention Res. Inst., Kyoto Univ., Japan
Book Title: 2004 IEEE International Conference on Systems, Man and
  Cybernetics (IEEE Cat. No.04CH37583)
Inclusive Page Numbers: 1044-9 vol.1
Publisher: IEEE, Piscataway, NJ
Country of Publication: USA
Publication Date: 2004
Conference Title: 2004 IEEE International Conference on Systems, Man and
  Cybernetics
Conference Date: 10-13 Oct. 2004
Conference Location: The Hague, Netherlands
ISBN: 0-7803-8567-5
U.S. Copyright Clearance Center Code: 0-7803-8566-7/04/$20.00
Part: vol.1
Number of Pages: 7 vol. (lxxx+6496)
Language: English
Subfile(s): C (Computing & Control Engineering)
INSPEC Update Issue: 2005-007

Copyright: 2005, IEE

Author(s): ...1; **Kamiya, H.**; Tsuchiya, S.

Abstract: ...houses' health conditions and retrofit of their houses. The
  paper concludes with some recommendations on the policies which can be
  used by the government in **order** to encourage
  individual **investment** for anti-disaster mitigation.

26/3,K/2   (Item 1 from file: 347)
DIALOG(R)File 347: JAPIO

07339314   **Image available**
SALES SYSTEM AND SELLING METHOD

PUB. NO.:   2002-207805 [JP 2002207805 A]
PUBLISHED: July 26, 2002 (20020726)
INVENTOR(s): **KAMIYA** HIROMI
              SONE HIROSHI
              FURUYA TAKEHIRO
APPLICANT(s): HEART TO HEART KK
APPL. NO.:   2001-004729 [JP 20014729]
FILED: January 12, 2001 (20010112)

INVENTOR(s): **KAMIYA** HIROMI
              SONE HIROSHI
              FURUYA TAKEHIRO

                    ABSTRACT
...the case of executing advertisement 11, reading a bar code 12 from a bag
1 having the bar code 12 as an inherent identifier and
selling or providing a prescribed **commodity<**
/ B> or service related to an advertiser of the advertisement 11, a
prescribed discount rate or discount amount corresponding to the read bar
code 12 is...

 26/3,K/3   (Item 2 from file: 347)
DIALOG(R)File 347: JAPIO

05546230   **Image available**
POINT CARD SYSTEM

PUB. NO.:   09-161030 [JP 9161030 A]
PUBLISHED: June 20, 1997 (19970620)
INVENTOR(s): **KAMIYA** HITOSHI
              NAITO YUICHI
              GOTO AKIO
APPLICANT(s): KOBAYASHI KIROKUSHI KK [402299] (A Japanese Company or
              Corporation), JP (Japan)
APPL. NO.:   07-318328 [JP 95318328]
FILED: December 06, 1995 (19951206)

INVENTOR(s): **KAMIYA** HITOSHI
              NAITO YUICHI
              GOTO AKIO

                    ABSTRACT
... by prescribed shopping district and new point to which points
corresponding to a purchase amount are added are rewritten and displayed at
the time of **purchasing** a **commodity** or
the like. A 3rd display area 30c can be rewritten by both the banking organ

and shopping district and points obtained by mutually adding...

0010956832 - Drawing available
WPI ACC NO: 2001-579955/200165
XRPX Acc No: N2001-431765
Commodity order issuing and accepting
method in e-commerce transaction, involves prompting order issuer to
transmit early payment date to order acceptor
Patent Assignee: KAMIYA H (KAMI-I); NEC CORP (NIDE)
Inventor: **KAMIYA** H
Patent Family (6 patents, 5 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
US 20010014871	A1	20010816	US 2001782017	A	20010214	200165	B
AU 200121218	A	20010823	AU 200121218	A	20010214	200170	E
JP 2001229321	A	20010824	JP 200038338	A	20000216	200170	E
KR 2001082643	A	20010830	KR 20017426	A	20010215	200215	E
TW 550488	A	20030901	TW 2001103113	A	20010213	200413	E
AU 782725	B2	20050825	AU 200121218	A	20010214	200562	E

Priority Applications (no., kind, date): JP 200038338   A 20000216

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20010014871	A1	EN	10	5	
JP 2001229321	A	JA	8		
TW 550488	A	ZH			
AU 782725	B2	EN			Previously issued patent AU 200121218

Commodity order issuing and accepting
method in e-commerce transaction, involves prompting order issuer to
transmit early payment date to order acceptor

Original Titles:
...**Commodity order** issuing and
accepting method, system thereof, and **commodity
order** accepting apparatus
Inventor: **KAMIYA** H

 Alerting Abstract ...NOVELTY - The transaction conditions such as
commodity order issuance information
and **order** issuance information are transmitted by an

order issuer (10) to an acceptor (30) in the form of an electronic document. Another electronic document with input...
...**Commodity order** issuing and
accepting system;
Commodity order accepting apparatus
...

...DESCRIPTION OF DRAWINGS - The figure shows the schematic diagram of the **commodity order** issuing and accepting
system structure.

Original Publication Data by Authority

Argentina

Assignee name & address:
Inventor name & address:
KAMIYA H...

...**KAMIYA H**...

...**KAMIYA HIROSHI**...

...**Kamiya, Hiroshi**
Examiner:
Original Abstracts:
A **commodity order** issuing and
accepting method is disclosed in
which an order issuer requests a first electronic document having first
input fields for **order** issuer information and
for commodity
order issuance information **except**
for a payment date to an order accepter; the order
accepter transmits the first electronic document to the order issuer; the
order issuer fills the first input fields; the order issuer transmits the
filled information to the order accepter; the order accepter retrieves a
transaction condition corresponding to the
commodity order issuance information
except for the payment date; the
order accepter transmits a second electronic document on
which the transaction condition is described and which has a second input
field for the payment date to...
Claims:
What is claimed is:**1**. A **commodity**
order issuing and accepting method, comprising:a step
that an order
issuer side requests a first electronic document having first input fields
for **order** issuer information and for
commodity order issuance information
except for **an order** issuer's payment
date to an **order**
accepter side;a step that said order accepter side transmits said first

electronic document to said order issuer side;a step that said order issuer
side inputs said **order issuer**
information and said **commodity order**
issuance information except **for** said order issuer's
payment date to said first **input**
fields;a step that said **order** issuer
side transmits said **order** issuer information and said
commodity order issuance information
except for said order issuer's payment date **to** said
order accepter side;**a**
step that said **order** accepter side
retrieves a transaction condition corresponding to said
commodity order issuance information
except for said order issuer's payment date;a step that said
order accepter side **transmits**
a second electronic document on which said transaction
condition is described and which has a second input field for said order
issuer's payment date to...

IV. Fulltext Files from Dialog

A. Fulltext Databases

19/3,K/1   (Item 1 from file: 324)
DIALOG(R)File 324: GERMAN PATENTS FULLTEXT
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0004302948
System zum Ausfuhren einer geschaftlichen Transaktion zwischen einem Kaufer
und einem Verkaufer
System for implementing a business transaction between a buyer and a
salesman
Patent Applicant/Assignee:
  Visa International Service Association Foster City, Calif., US,,
Legal Representative:
  Eisenfuhr, Speiser & Partner, 20457 Hamburg
Patent Information (Country, Number, Kind, Date):
  Patent   DE 20221741   U1 20070614
  Application   DE 20221741   20021025

  Priority application(s): US 66204 20011029 (Original format: US 20466)

Publication Language: German; Application Language: German
Fulltext Word Count (English): 8656
Fulltext Word Count (German) : 6538
Fulltext Word Count (Both)   : 15194

International Patent Class (v8 + Attributes)
IPC+Level Value Position Status Version Action Source Office:
  Original IPC
  G06Q-0020/00...
Fulltext Availability:
  Description (English machine translation)

Description (English machine translation)
... and conditions between the buyer, stored before, and the salesman to
  the order to pay. For example, if circumstances intend salesman contract
  for a given **buyer** that the **payment**
  is **due** within 45 days ofthe invoice
  date, this information included into the order to pay,
  if the order to pay is produced.

  After an order to pay was produced, the system confirmation...

03380807
METHOD AND SYSTEM FOR BILL MANAGEMENT
VERFAHREN UND SYSTEM ZUR RECHNUNGSVERWALTUNG
PROCEDE ET SYSTEME DE GESTION DE FACTURES
PATENT ASSIGNEE:
  Silverbrook Research Pty. Limited, (2699960), 393 Darling Street,
    Balmain, NSW 2041, (AU), (Proprietor designated states: all)
  Silverbrook Research Pty. Limited, (2699960), 393 Darling Street,
    Balmain, NSW 2041, (AU), (Applicant designated States: all)
  Silverbrook, Kia, (2855472), Silverbrook Research Pty Ltd, 393 Darling
    Street, Balmain, NSW 2041, (AU), (Applicant designated States: all
INVENTOR:
  LAPSTUN, Paul, 13 Duke Avenue, Rodd Point, New South Wales 2046, (AU)
  LAPSTUN, Jacqueline, Anne, 13 Duke Avenue, Rodd Point, New South Wales
    2046, (AU)
  SILVERBROOK, Kia, Silverbrook Res.Pty.Ltd. 393 Darling Street, AU-Balmain
    NSW 2041, (AU)
  LAPSTUN, Paul, 13 Duke Avenue, Rodd Point, New South Wales 2046, (AU)
  LAPSTUN, Jacqueline, Anne, 13 Duke Avenue, Rodd Point, New South Wales
    2046, (AU)
  SILVERBROOK, Kia, Silverbrook Res.Pty.Ltd.393 Darling Street, AU-Balmain
    NSW 2041, (AU
LEGAL REPRESENTATIVE:
  Botti, Mario (87642), Botti & Ferrari S.r.l., Via Locatelli, 5, 20124
    Milano, (IT)
  Moore, Barry et al (126142), Hanna Moore & Curley 13 Lower Lad Lane,
    Dublin 2, (IE
PATENT (CC, No, Kind, Date): EP 1232476 B1 100721 (Basic)
                  EP 1232476 A1 020821
                  WO 2000072245 001130
APPLICATION (CC, No, Date):   EP 2000929053 000524; WO 2000AU537 000524
PRIORITY (CC, No, Date): AU 99PQ0559 990525; AU 99PQ1313 990630; AU
    99PQ1312 990630
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS (V7): G06K-011/18; G06F-003/03; G06F-017/60;
  G06F-151:00
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
  G06F-0003/033   A I F B 20060101 20071122 H EP
  G06Q-0010/00   A I L B 20060101 20071122 H EP
NOTE:
  No A-document published by EPO
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
    CLAIMS B (English) 201029   1659
    CLAIMS B   (German) 201029   1582
    CLAIMS B   (French) 201029   2029

SPEC B   (English) 201029   27292
Total word count - document A   0
Total word count - document B   32562
Total word count - documents A + B   32562

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
 ...**G06Q-0010/00**   A I L B 20060101 20071122 H EP

...SPECIFICATION if they wish to pay less than the due amount If the field
 is left blank then the full due amount is paid. Also, the
 user can optionally enter a **payment**
 date to **schedule** the bill
 payment for a future **date**. If the
 field is left blank then the bill is paid immediately.
   The user signs the form with their netpage pen and presses the < ...>

 19/3,K/3   (Item 2 from file: 348)
DIALOG(R)File 348: EUROPEAN PATENTS

02560807
Method and systems for managing payment sources in a mobile environment
Verfahren und Systeme zur Verwaltung von Zahlungsquellen in einer mobilen
   Umgebung
Procede et systemes pour gerer les sources de paiement dans un
   environnement mobile
PATENT ASSIGNEE:
 Firethorn Holdings, LLC, (101017992), 4 Concourse Parkway, Suite 450,
   Atlanta GA 30328, (US), (Applicant designated States: all)
INVENTOR:
 Rackley, Brady Lee, 878 West Conway Drive, Atlanta, GA 30327, (US)
 Porter, Warren, Derek, 1495 Brookhaven Trace, Atlanta, GA 30319, (US)
 Rickman, Gregory, Michael, 218 Akers Ridge Drive SE, Atlanta, GA 30339,
   (US)
 Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA 30126, (US)
LEGAL REPRESENTATIVE:
 Simons, Alison et al (100047212), Dummett Copp LLP 25 The Square
   Martlesham Heath, Ipswich IP5 3SL, (GB)
PATENT (CC, No, Kind, Date): EP 1980986 A2 081015 (Basic)
                     EP 1980986 A3 110302
APPLICATION (CC, No, Date):   EP 2008103091 060706;
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
 HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS
RELATED PARENT NUMBER(S) - PN (AN):
 EP 1938571 (EP 2006774549)
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
 G06Q-0020/00   A I F B 20060101 20080901 H EP
ABSTRACT WORD COUNT: 180

NOTE:
  Figure number on first page: 1

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
 G06Q-0020/00   A I F B 20060101 20080901 H EP

...SPECIFICATION specific to the process whereby a registered user uses the
 Internet to add or edit information about billing entities or payees,
 and/or information about **payment** sources.
 Specifically, it will be understood that a registered
 user will log in and be authenticated at the
 authentication step in FIG. 10,
 and will typically be presented with a registered...

...the registered user first logs in to the web application and provides
 his or her login and password information, and is presented with a
 "registered **user**" web page containing information
 specific to the billing entities and **payment** sources
 associated with that registered **user**.
  It will be appreciated from reviewing FIG.
 11 and 12 that
 the overall structure of the processes...the payment to make.
  21. The method of clause 20, wherein the transaction information
 includes one or more of the following items of information: a
 user ID number, a transaction identifier, a bill
 received **date**, a bill **due**
 date, an amount, a financial service provider
 identifier, an account identifier, a payee identifier, a pending/complete

 19/3,K/5   (Item 4 from file: 348)
DIALOG(R)File 348: EUROPEAN PATENTS

02560805
Methods and systems for making a payment via a paper check in a mobile
    environment
Verfahren und Systeme zum Vornehmen einer Zahlung uber einen Papierscheck
    mit gespeicherten Werten in einer mobilen Umgebung
Procedes et systemes pour effectuer un paiement via un cheque dans un
    environnement mobile
PATENT ASSIGNEE:
  Firethorn Holdings, LLC, (101017992), 4 Concourse Parkway, Suite 450,
    Atlanta GA 30328, (US), (Applicant designated States: all)

INVENTOR:
  Rackley, Brady Lee, 878 West Conway Drive, Atlanta, GA 30327, (US)
  Porter, Warren, Derek, 1495 Brookhaven Trace, Atlanta, GA 30319, (US)
  Rickman, Gregory, Michael, 218 Akers Ridge Drive SE, Atlanta, GA 30339,
    (US)
  Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA 30126, (US)
LEGAL REPRESENTATIVE:
  Simons, Alison et al (100047212), Dummett Copp LLP 25 The Square
    Martlesham Heath, Ipswich IP5 3SL, (GB)
PATENT (CC, No, Kind, Date): EP 1980984 A2 081015 (Basic)
                      EP 1980984 A3 110302
APPLICATION (CC, No, Date):   EP 2008103078 060706;
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
  HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS
RELATED PARENT NUMBER(S) - PN (AN):
  EP 1938571 (EP 2006774549)
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0020/00   A I F B 20060101 20080901 H EP
ABSTRACT WORD COUNT: 152
NOTE:
  Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
     CLAIMS A (English) 200842   2000
     SPEC A   (English) 200842   120076
Total word count - document A   122095
Total word count - document B   0
Total word count - documents A + B 122095

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0020/00   A I F B 20060101 20080901 H EP
...SPECIFICATION details regarding these steps will now be provided.
   With regard to Step 1, the information pushed out to the mobile device
  includes a subset of **payment** to make information as
  shown at Step 1 (PM) and/or a subset of payment source information as
  shown at Step 1 (PS). The information...

...making payment and what fund source to utilize. For bills, this reduced
  information typically only includes the name(s) of the billing entities,
  a balance **due** or **payment**
  due, and a **due**
  date for the **payment** to make. For
  payment sources, the **consumer**'s account name(s),
  current balance, funds available etc will be shown.
   With regard to Step 2, a user 12 of a mobile device 15...specific to
  the process whereby a registered user uses the Internet to add or edit
  information about billing entities or payees, and/or information about
  payment sources. Specifically, it will be understood

that a registered **user** will log in and be
authenticated at the authentication step in FIG. 10, and will typically be presented
with a registered...

...the registered user first logs in to the web application and provides
his or her login and password information, and is presented with a
"registered **user**" web page containing information
specific to the billing entities and **payment** sources
associated with that registered **user**.
  It will be appreciated from reviewing FIG.
11 and 12 that
the overall structure of the processes...system comprising program code
for carrying out the computer-implemented steps of:
 receiving payment to make information via the bill presentment interface
corresponding to a **payment** to be made by a
user to a payee;
 generating summarized payment to make information based on the payment
to make information relating to a payment that is to be made...

...payment.
  52. The system of clause 51, wherein the MFTS communicates a payment
confirmation message to the mobile device in response to receipt of the
payment confirmation message from the
payment instruction recipient.
  53. The system of clause 30, wherein the user mobile device receives
user input corresponding to selection of a payment method for making...

...59, wherein the payment to make information communicated to the mobile
device from the MFTS is limited to a payee identifier, an amount, and a
due date.
  76. The method of clause 75, wherein the mobile device utilizes the
payee identifier in the payment to make information and retrieves payee
name information...

...82, wherein the payment to make information communicated to the mobile
device from the MFTS is limited to a payee identifier, an amount, and a
due date.
  97. The device of clause 96, wherein the mobile device utilizes the
payee identifier in the payment to make information and retrieves payee
name...

...payment indicated by the payment instruction and information
corresponding to a payment instruction recipient for making the payment;
 generating a MFTS payment instruction to the **payment**
instruction recipient, the MFTS **payment** instruction
including at least information identifying the selected account at the
selected financial service provider, an amount, and information
corresponding to the identified payee; and...

...the payment to make.
  117. The method of clause 116, wherein the transaction information
includes one or more of the following items of information: a
user ID number, a transaction identifier, a bill

received **date**, a bill **due
date**, an amount, a financial service provider
identifier, an account identifier, a payee identifier, a pending/complete
flag.
  118. The method of clause 103, further comprising...system of clause
126, wherein the payment to make information communicated to the mobile
device is limited to a payee identifier, an amount, and a
due date.
  139. The system of clause 126, wherein the MFTS database stores
transaction information corresponding to a user's mobile financial
transactions, the transaction information including...

...the payment to make.
  140. The system of clause 139, wherein the transaction information
includes one or more of the following items of information: a
user ID number, a transaction identifier, a bill
received date, a bill **due date**, an
amount, a financial service provider identifier, an account identifier, a
payee identifier, a pending/complete flag.
  141. The system of clause 126, wherein the...

...said information from information prestored in the MFTS database.
  152. The method of clause 151, wherein the MFTS database stores
transaction information corresponding to a **user**'s
financial transactions, the transaction information including the payment

 19/3,K/6   (Item 5 from file: 348)
DIALOG(R)File 348: EUROPEAN PATENTS
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02556817
Methods and systems for indicating a payment in a mobile environment
Verfahren und Systeme zur Kennzeichnung einer Zahlung in einer mobilen
    Umgebung
Procedes et systemes pour indiquer un paiement dans un environnement mobile
PATENT ASSIGNEE:
  Firethorn Holdings, LLC, (101017992), 4 Concourse Parkway, Suite 450,
    Atlanta GA 30328, (US), (Applicant designated States: all)
INVENTOR:
  Rackley, Brady Lee, 878 West Conway Drive, Atlanta, GA 30327, (US)
  Porter, Warren, Derek, 1495 Brookhaven Trace, Atlanta, GA 30319, (US)
  Rickman, Gregory, Michael, 218 Akers Ridge Drive SE, Atlanta, GA 30339,
    (US)
  Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA 30126, (US)
LEGAL REPRESENTATIVE:
  Simons, Alison et al (100047212), Dummett Copp LLP 25 The Square
    Martlesham Heath, Ipswich IP5 3SL, (GB)
PATENT (CC, No, Kind, Date): EP 1978478 A2 081008 (Basic)
                  EP 1978478 A3 110302
APPLICATION (CC, No, Date):   EP 2008103106 060706;
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;

HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS
RELATED PARENT NUMBER(S) - PN (AN):
 EP 1938571 (EP 2006774549)
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
 G06Q-0020/00   A I F B 20060101 20080901 H EP
ABSTRACT WORD COUNT: 180
NOTE:
 Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
    CLAIMS A (English) 200841   4483
    SPEC A   (English) 200841 238133
Total word count - document A   242654
Total word count - document B   0
Total word count - documents A + B 242654

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
 G06Q-0020/00   A I F B 20060101 20080901 H EP

...SPECIFICATION a mobile environment using a mobile device such as a
 mobile telephone (cellphone) or wireless connected personal digital
 assistant (PDA).

  BACKGROUND OF THE INVENTION
   Busy **consumers** in mobile societies seek to maximize
 the use of their **time**. Electronic devices such as
 personal digital assistants ("PDA's") and mobile telephones ("cell
 phones") provide the promise of more efficient use of
 time, by allowing communication with other people and
 institutions wherever a user may go. One particular demand of mobile
 consumers is better capability to securely manage...

...for the goods or services is transmitted to the payment transaction
 server. The payment transaction server examines the data received from
 the mobile phone and **determines** the approval of the
 transaction based on a balance corresponding to the buyer identification
 code. When approved, an approval notification is sent to a terminal...

...in a satisfactory manner.
   Therefore, there is a need for a comprehensive solution that allows
 consumers using mobile devices to consolidate their bills and other
 payment obligations, pay such bills and other
 obligations at anytime and anywhere, using any selectable available
 funds, to merchants for goods or services, or to anyone...
...communicates with a mobile financial transaction system that stores user
 information and transaction information. In particular, the present
 invention relates to methods and systems for **payment**
 transactions in a mobile environment.

Aspects of the invention are embodied in mobile devices, in software for mobile devices (e.g. in the form of...

...Sources command provides a user with a means for viewing and/or selection of a payment source for making a payment. The selection of a **payment** source for making a **payment** includes selection of a financial service provider and selection of a particular account associated with the selected financial service provider for making the payment. The...

...accessible by the user or via the mobile device for input of payment to make information and payee information.
  According to still another aspect, the **payment** to make information comprises information corresponding to one or more of the following: a recurring bill, a bill from a billing aggregator, a bill from...

...the MFTS. The summarized payment to make information includes a predetermined selected subset of the payment to make information.
  According to another aspect, the MFTS **payment** instruction includes information identifying a selected account at a selected financial service provider, an amount, and information corresponding to an identified payee. The identified payee...

...be made. In one embodiment, the summarized payment to make information communicated to the mobile device consists of a payee identifier, an amount, and a **due date**, so that only minimal information is transmitted from the MFTS to the mobile device. In this aspect, the mobile device utilizes the payee identifier in...

...payment method for effecting a payment. According to this aspect, the method further comprises the steps of receiving user input corresponding to selection of a **payment** method for making a **payment** at the user mobile device, and includes information in the mobile **payment** instruction corresponding to the selected method for making the payment at the user mobile device in response to the user input. The selectable payment methods...addition to other information utilized to track status of the payment to make, together with one or more of the following items of information: a **user** ID number, a transaction identifier, a bill received **date**, a bill **due date**, an amount, a financial service provider identifier, an account identifier, a payee identifier, and/or a pending/complete flag.
  In one embodiment, the method further...

...using a mobile device connected for communications with a wireless network. In another aspect, present invention relates to a method for making a mobile financial **payment** using a mobile device connected for communications with a wireless network. In a yet another aspect, the present invention relates to a mobile device for...

...also is coupled for electronic communication with a payment instruction recipient that effects payments by various methods. The system provides information corresponding to a received **payment** to a **user**/payee's mobile device. Information is displayed to the user/payee corresponding to a plurality of selectable payment methods available for receiving the payment. The...for making the payment, if a typical household bill), a mobile device number associated with the account and/or account holder, account numbers, account balances, **due date**, minimum **payments**, electronic **payment** account numbers, addresses of the billing entities, etc. This information is generally the same whether the PM is the result of bill presentment or from...

...making payment and what fund source to utilize. For bills, this reduced information typically only includes the name(s) of the billing entities, a balance **due** or **payment due**, and a **due date** for the **payment** to make. For payment sources, the **consumer**'s account name(s), current balance, funds available etc will be shown.
  With regard to Step 2, a user 12 of a mobile device 15...

...for making the payment, if a typical household bill), a mobile device number associated with the account and/or account holder, account numbers, account balances, **due date**, minimum **payments**, electronic **payment** account numbers, addresses of the billing entities, etc. This information is generally the same whether the PM is the result of bill presentment or from...

...making payment and what fund source to utilize. For bills, this reduced information typically only includes the name(s) of the billing entities, a balance **due** or **payment due**, and a **due date** for the **payment** to make. For payment sources, the **consumer**'s account name(s), current balance, funds available etc will be shown.
  With regard to Step 2, a user 12 of a mobile device 15...interfaces vary in their implementation and may need to be customized to accommodate each individual financial service institution. Such interfaces are typically implemented as real **time** web services interfaces or batch mode file transfer protocols, depending on the capabilities and requirements of the participating partner financial service providers. Details of the...

...Payment sources 30 provide payments 194 to selected billing entities 180, in the manner described herein.
  Billing entities 180 include service companies that serve the **users** such as gas 185, water, electricity 181, phone/cell phone 183, satellite/cable/Internet providers, credit card companies, and any other entities that send a...

...billing cycles, from a billing aggregator or directly from a billing entity.

   4. 4. The MFTS receives the bills and notifies the user of the **due** bill via SMS (according to one aspect). The user then launches the mobile client software on the mobile device 15, which communicates with the mobile...bill that is payable. The SMS message preferably only contains brief and abbreviated information as simple as the name of the billing entity and amount **due**; additional information may be obtained by the mobile device (see next step).

   5. 5. The user opens the Mobile Wallet application on his/her mobile...

...device main program 335 for controlling the operation of the mobile device application 400; a mobile device input/output interface 331 for displaying messages, receiving **user** selections or inputs, and facilitating the user's operation; a security manager 333 for providing security measures for wireless communication; a mobile device storage interface...device from the MFTS, in connection with receiving a payment to allow use of aspects of the invention by payees in connection with receiving a **payment**; details of this routine are provided in FIGS. 34 and 35. A Change PIN routine 315 allows...

...from an associated entity (e.g. user via mobile device, user via web interface, FSP, etc.) has been received and must be processed. The system **determines** at step 505 if an input has been received from the mobile device communication interface 152, at step 510 if an input has been received...

...610, a user financial accounts table 620, a financial service provider (FSP) table 630 and a payees table 640. These tables store data associated with **users**, accounts of users, financial service providers (payment sources) associated with users, and payees associated with users. As is known to those skilled in the art...

...companies providing monthly bills or otherwise providing bills on a regular basis. On the other hand, payees may also be an individual (e.g. a **user**'s peer, colleague, acquaintance, relative, etc.) to whom a user may have an occasional payment obligation. The payee table 640 comprises information relating or associating...

...of a user's payees may also be stored and is contemplated. In accordance with aspects of the invention, a particular payee associated with a **user** is identified in the payee table 640, through provision of information to the MFTS through a mobile payment instruction, which causes the MFTS to access...

...the loop continues until a new message is received. When the mobile device communication interface 150 receives a message, it checks in step 815 to **determine** where the message comes from by checking the sender/receiver information. If the message comes from a mobile device that is requesting information from the...the art will

understand that the MFTS 18 includes a storage/database (DB) interface
377 for storing and retrieving data to and from the MFTS
user database 158. This database 158 stores two
primary categories of data: **user** data and transaction
data. **User** data comprises information about individual
users of the system including their respective payees, financial
institutions, and accounts. Transaction data comprises information that
is specific to...

...whom a payment is or may be sent, and how that payee should be paid. A
plurality of payees can be set up for each **user** of the
MFTS. Payees may be billing entities that provide services such as water,
gas, electrical power, communication services such as local phone or

19/3,K/7   (Item 6 from file: 348)
DIALOG(R)File 348: EUROPEAN PATENTS

02556815
Methods and systems for making a payment via a stored value card in a
   mobile environment
Verfahren und Systeme zum Vornehmen einer Zahlung uber eine Karte mit
   gespeicherten Werten in einer mobilen Umgebung
Procedes et systemes pour effectuer un paiement via une carte a valeur
   stockee dans un environnement mobile
PATENT ASSIGNEE:
  Firethorn Holdings, LLC, (101017992), 4 Concourse Parkway, Suite 450,
   Atlanta GA 30328, (US), (Applicant designated States: all)
INVENTOR:
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  Rackley, Brady Lee, 878 West Conway Drive, Atlanta, GA GA30327, (US)
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  Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA GA 30126,
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LEGAL REPRESENTATIVE:
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   Martlesham Heath, Ipswich IP5 3SL, (GB)
PATENT (CC, No, Kind, Date): EP 1978477 A2 081008 (Basic)
                  EP 1978477 A3 110302
APPLICATION (CC, No, Date):   EP 2008103081 060706;
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
  HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS
RELATED PARENT NUMBER(S) - PN (AN):
  EP 1938571 (EP 2006774549)
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0020/00   A I F B 20060101 20080901 H EP
ABSTRACT WORD COUNT: 172
NOTE:
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Available Text Language Update   Word Count
    CLAIMS A (English) 200841   5004
    SPEC A   (English) 200841 238111
Total word count - document A   243152
Total word count - document B   0
Total word count - documents A + B 243152

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
 G06Q-0020/00   A I F B 20060101 20080901 H EP

...SPECIFICATION utilizing a mobile device such as a mobile telephone or
 wireless connected personal digital assistant that communicates with a
 mobile financial transaction system that stores **user**
 information and transaction information. In particular, the present
 invention relates to methods and systems for **payment**
 transactions in a mobile environment.
   Aspects of the invention are embodied in mobile devices, in software
 for mobile devices (e.g. in the form of...

...devices and related systems that effect computer-implemented methods)..
   In one primary aspect, the present invention relates to a method for
 making a mobile financial **payment** using a mobile
 device connected for communications with a wireless network. The method
 comprises the steps of: (i) providing a mobile financial transaction
 system (MFTS...

...bill presentment system.
   In a related aspect, a View Payment Sources command provides a user
 with a means for viewing and/or selection of a **payment**
 source for making a **payment**. The selection of a
 payment source for making a payment includes selection of a financial
 service provider and selection of a particular account associated with...
...be made. In one embodiment, the summarized payment to make information
 communicated to the mobile device consists of a payee identifier, an
 amount, and a **due date**, so that
 only minimal information is transmitted from the MFTS to the mobile
 device. In this aspect, the mobile device utilizes the payee identifier
 in...

...addition to other information utilized to track status of the payment to
 make, together with one or more of the following items of information: a
 user ID number, a transaction identifier, a bill
 received **date**, a bill **due**
 date, an amount, a financial service provider
 identifier, an account identifier, a payee identifier, and/or a
 pending/complete flag.
   In one embodiment, the method further...

...payment method for effecting a payment. According to this aspect, the
 method further comprises the steps of receiving user input corresponding

to selection of a **payment** method for making a
payment at the user mobile device, and includes
information in the mobile payment instruction corresponding to the
selected method for making the payment at the user mobile device in
response to the user input. The selectable payment methods include a
recipient-defined method wherein the recipient
determines the manner of receiving the
payment, an ACH funds transfer, a paper check, and a
stored value (SV) card.
  According to another aspect, the MFTS is further coupled for electronic
communications...to a text message from the MFTS received at the mobile
device. Such information display includes summarized bill information
provided from the MFTS. The summarized **payment** to make
information includes a predetermined selected subset of the payment to
make information.
  According to another aspect, the MFTS payment instruction includes
information identifying...payment instruction recipient then effects the
payment to the identified payee.
  Another aspect of the invention relates to methods and systems for
receiving a financial **payment** facilitated by use of a
mobile device. A mobile financial transaction system (MFTS) is coupled
for wireless communications with a mobile device of a user...

...bill is sent to prompt payment, although a billing entity typically may
be expected to provide a document or message (a bill) indicating an
amount **due** to the billing entity, whereas a "pay
anyone" type payee, while generally considered a billing entity for
purposes of aspects of the invention, may not...

...device, without regard to whether that person is physically present,
mainly by way of communicating messages to the payee's wireless device,
soliciting instructions, and **determining** a preferred
method for receipt of the payment by the payee.
  Payee : a person or an entity receiving payment. A payee may also be a
...be a financial service provider, a bill aggregator, or a billing
entity (e.g. a company that has authorization from a payer to draft a
payment directly from a payer's bank).
  Payment method : the manner in which a payment is
provided to a payee by a payment instruction recipient or its agent, i.e.
a financial instrument...

...device, without regard to whether that person is physically present,
mainly by way of communicating messages to the payee's wireless device,
soliciting instructions, and **determining** a preferred
method for receipt of the payment by the payee.
  Payee : a person or an entity receiving payment. A payee may also be a
payment instruction recipient.
  Payer : a person or an entity making a payment. A payer is also a
person or an entity sending out a payment instruction...

...be a financial service provider, a bill aggregator, or a billing entity
(e.g. a company that has authorization from a payer to draft a
payment directly from a payer's bank).

Payment method : the manner in which a payment is
provided to a payee by a payment instruction recipient or its agent, i.e.
a financial instrument...

...money order, credit to a PayPal or other online financial account,
another type of financial instrument, etc. In accordance with aspects of
the invention, a **payment** method may be chosen by a
payer in certain embodiments, or may be chosen by a payee in other
embodiments. A payment source differs from...and to select payment
sources ("PS") for making such payments, in the manner that will be
described. The major inputs to the MFTS 18 comprise
payments to make 20 (hereinafter "PM") and payment
sources 30 (hereinafter "PS").
  PAYMENT TO MAKE (PM): A payment to make (PM) 20 comprises any and all
...

...gas bills, mortgage payments, automobile payment, insurance payments,
telephone and/or mobile phone bills, credit card bills, etc. These
payment obligations may also include any **payments** that
a person or a family initiates such as gasoline purchases, movie theater
tickets, any cash-only purchases, other retail
payments at point-of-sale, as well as
payment to an individual. Accordingly, PMs may occur
either by presentment of a bill by a billing entity or in response to
initiation by a user...
...for making the payment, if a typical household bill), a mobile device
number associated with the account and/or account holder, account
numbers, account balances, **due date**
, minimum **payments**, electronic
payment account numbers, addresses of the billing
entities, etc. This information is generally the same whether the PM is
the result of bill presentment or from...

19/3,K/8   (Item 7 from file: 348)
DIALOG(R)File 348: EUROPEAN PATENTS
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02537199
Methods and systems for payment method selection by a payee in a mobile
    environment
Verfahren   und Systeme zur Zahlungsverfahrenselection von einem
    Zahlungsempfangers in einer mobilen Umgebung
Procede et systemes pour la selection de la methode de paiement par un
    beneficiaire dans un environnement mobile
PATENT ASSIGNEE:
  Firethorn Holdings, LLC, (101017992), 4 Concourse Parkway, Suite 450,
    Atlanta GA 30328, (US), (Applicant designated States: all)
INVENTOR:
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LEGAL REPRESENTATIVE:
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    Martlesham Heath, Ipswich IP5 3SL, (GB)
PATENT (CC, No, Kind, Date): EP 1965343 A2 080903 (Basic)
                    EP 1965343 A3 110302
APPLICATION (CC, No, Date): EP 2008103115 060706;
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
  HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS
RELATED PARENT NUMBER(S) - PN (AN):
  EP 1938571 (EP 2006774549)
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
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Available Text Language   Update   Word Count
     CLAIMS A (English) 200836   1589
     SPEC A   (English) 200836   120098
Total word count - document A   121707
Total word count - document B   0
Total word count - documents A + B 121707

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0020/00   A I F B 20060101 20080722 H EP
...SPECIFICATION making payment and what fund source to utilize. For bills,
  this reduced information typically only includes the name(s) of the
  billing entities, a balance due or
  payment due, and a
  due date for the
  payment to make. For payment sources, the
  consumer's account name(s), current balance, funds
  available etc will be shown.
    With regard to Step 2, a user 12 of a mobile device 15...for delivery
  to other processes or interfaces in the MFTS 18. For example, the user's
  input may require updates to certain tables in the
  user database 158, or may require generation of a
  payment instruction or a "View Bills" command that
  requires a communication to a financial service provider 30.
    Control then passes to step 1050, where the interface...as Default
  Payment Source?" for confirmation by the user. Other payment sources,
  such as different credit cards, are also available for selection as the
  default payment source. Preferably, the selected
  default payment source will remain until it is changed

by the user upon a subsequent execution of the View Payment Sources
screen 1308. According to a variation...

...the invention, some or all of following information are displayed in
some embodiments of the invention: (1) the name of the billing entity;
(2) the **date** when the bill was received; (3) the
amount **due**, and (4) the **due**
date. Other related information such as minimum
payment amount, outstanding balance, billing cycle, last payment amount
and date etc. may also be displayed depending on the...activate the
Mobile Wallet application. In either case, the payee is notified that
someone (either with a name or a phone number) has sent a
payment and the amount of the payment. The payee is
requested/prompted to select a payment method from a list of possible
payment delivery methods: ACH...the payment to make.
 21. The method of clause 20, wherein the transaction information
includes one or more of the following items of information: a
user ID number, a transaction identifier, a bill
received **date**, a bill **due**
date, an amount, a financial service provider
identifier, an account identifier, a payee identifier, a pending/complete
flag.
 22. The method of clause 1, further comprising...

...out the computer-implemented steps of:
 receiving payment to make information via the bill presentment interface
corresponding to a payment to be made by a **user** to a
payee;
 generating summarized **payment** to make information
based on the payment to make information relating to a payment that is to
be made, the summarized payment to make information...clause 51, wherein
the MFTS communicates a payment confirmation message to the mobile device
in response to receipt of the payment confirmation message from the
payment instruction recipient.
 53. The system of clause 30, wherein the **user** mobile
device receives user input corresponding to selection of a payment method
for making a payment; and in response to the user input, the user...

...59, wherein the payment to make information communicated to the mobile
device from the MFTS is limited to a payee identifier, an amount, and a
due date.
 76. The method of clause 75, wherein the mobile device utilizes the
payee identifier in the payment to make information and retrieves payee
name information...

...to the MFTS for effecting a payment to the identified payee.
 82. The device of clause 82, wherein the information corresponding to
one or more **payments** to make displayed at the
user mobile device comprises summarized payment to
make information.
 83. The device of clause 82, wherein the information corresponding to
one or more selectable payment sources...
...82, wherein the payment to make information communicated to the mobile

device from the MFTS is limited to a payee identifier, an amount, and a
due date.
 97. The device of clause 96, wherein the mobile device utilizes the
payee identifier in the payment to make information and retrieves payee
name...

...instruction recipient is one of a financial service provider, a billing
aggregator, or a separate billing entity.
 106. The method of clause 103, wherein the **payment** to
make information is provided to the MFTS by an external source, is input
by the user via an Internet-accessible web site accessible by...

...the payment to make.
 117. The method of clause 116, wherein the transaction information
includes one or more of the following items of information: a
user ID number, a transaction identifier, a bill
received **date**, a bill **due**
date, an amount, a financial service provider
identifier, an account identifier, a payee identifier, a pending/complete
flag.
 118. The method of clause 103, further comprising...system of clause
126, wherein the payment to make information communicated to the mobile
device is limited to a payee identifier, an amount, and a
due date.
 139. The system of clause 126, wherein the MFTS database stores
transaction information corresponding to a user's mobile financial
transactions, the transaction information...

...payment instruction from the user mobile device to a mobile financial
transaction system (MFTS);
 at the MFTS and in response to receipt of the mobile
payment instruction, **determining** an
identified payee for receiving the payment indicated by the payment
instruction;
 at the MFTS, generating an MFTS payment instruction to a payment
instruction recipient...

...more payees, and payment source information associated with at least one
account associated with at least one financial service provider; and

wherein the step of **determining** the identified payee
identified payee for receiving the payment indicated by the payment
instruction and information corresponding to the selected account at the
selected financial...

...the payment to make.
 153. The method of clause 152, wherein the transaction information
includes one or more of the following items of information: a
user ID number, a transaction identifier, a bill
received **date**, a bill **due**
date, an amount, a financial service provider
identifier, an account identifier, a payee identifier, a pending/complete
flag.

19/3,K/9   (Item 8 from file: 348)
DIALOG(R)File 348: EUROPEAN PATENTS

02524523
Method and systems for viewing aggregated payment obligations in a mobile
  environment
Verfahren und Systeme zur Ansicht angesammelter Zahlungsverpflichtungen in
  einer mobilen Umgebung
Procede et systemes pour la visualisation d'obligations de paiement
  regroupees dans un environnement mobile
PATENT ASSIGNEE:
  Firethorn Holdings, LLC, (101017992), 4 Concourse Parkway, Suite 450,
    Atlanta GA 30328, (US), (Applicant designated States: all)
INVENTOR:
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  Porter, Warren, Derek, 1495 Brookhaven Trace, Atlanta, GA GA30319, (US)
  Rackley, Brady Lee, 878 West Conway Drive, Atlanta, GA GA30327, (US)
LEGAL REPRESENTATIVE:
  Simons, Alison et al (100047212), Dummett Copp LLP 25 The Square
    Martlesham Heath, Ipswich IP5 3SL, (GB)
PATENT (CC, No, Kind, Date): EP 1956543 A2 080813 (Basic)
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APPLICATION (CC, No, Date):   EP 2008103086 060706;
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
  HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS
RELATED PARENT NUMBER(S) - PN (AN):
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INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
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     SPEC A   (English) 200833   120121
Total word count - document A   122325
Total word count - document B   0
Total word count - documents A + B 122325

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
 G06Q-0020/00   A I F B 20060101 20080704 H EP

...SPECIFICATION instruction or a "View Bills" commandto a financial
 service provider 30.
   Control then passes to step 1050, where the interface
 determines if any messages have been received from any
 process or interfaces in the MFTS. For example, if the user's input
 required generation of a...

...provides his or her login and password information, and is presented
 with a "registered user" web page containing information specific to the
 billing entities and **payment** sources associated with
 that registered **user**.
   It will be appreciated from reviewing FIG.
 11 and 12 that
 the overall structure of the processes...

...as Default Payment Source?" for confirmation by the user. Other payment
 sources, such as different credit cards, are also available for selection
 as the default **payment** source. Preferably, the
 selected default payment source will remain until it is changed by the
 user upon a subsequent execution of the View Payment Sources...
 instruction 1828, generates a corresponding payment instruction message
 1832 to the financial institution 30A, and processes the payment
 internally, e.g. by clearing the bill **due** from the
 user's queue of unpaid bills.
   At step 1834 the financial institution 30A receives the payment source
 payment instruction, from a bill presentment...

...instruction 1828', generates a corresponding payment instruction message
 1832' to the financial institution 30A, and processes the payment
 internally, e.g. by clearing the bill **due** from the
 user's queue of unpaid bills.
   At step 1834' the financial institution 30A receives the payment source
 payment instruction, from a bill presentment...2100 involves
 communications or messages between a mobile device 15 and the MFTS 18,
 and allows selection by the user of a particular form of
 payment for making a **payment** to a
 person identified during interactions with the system. This process is in
 contrast to the previously described method for making a
 payment to a pre-identified billing entity.
   Starting at step 2102, the user activates the Mobile Wallet application
 and logs in or otherwise provides authentication information...

...PHONE NUMBER
    FIG. 23 shows a sequence of
 payer's mobile device screen views 2300 for a "PayAnyone by phone number"
 payment method according to an exemplary aspect of the
 invention. In this particular method, the payer/user selects/enters a
 mobile device phone number to identify...

...2302, provides authentication information (e.g. a login) via screen 2304, and is authenticated by the MFTS before being presented with options for making a **payment** at screen 2306. Assume that in screen 2306 the user selects the "PayAnyone" option. In response to this selection the user is provided with a...

...payment account selection message 2530 is transmitted back to the MFTS 18 and received at step 2532.

At step 2532, the MFTS 18 receives the **payment** account selection message 2530 and **determines** the identity of a third party payment provider (i.e. a payment instruction recipient) that generates the ACH payment transaction. An MFTS payment instruction (MFTSPI...

...address.

In response to selection of the Pay control, indicating confirmation of the payment, screen 2622 is displayed. Screen 2622 displays confirmation information that a **payment** in the indicated amount of $123.45 will be made to John Doe by paper check, together with updated account balance information reflecting deduction of...

...check payment method. Similar steps have been described in detail elsewhere and need not be repeated here.

In response to the foregoing steps, a mobile **payment** instruction (MPI) message (not shown) is generated by the user's Mobile Wallet application and communicated to the MFTS 18. The MPI will typically include...default. As in previous examples, the user can activate the "Select" control to select the default account and payment source, or navigate to an alternative **payment** source.

After selection and/or confirmation of the **payment** source via screen 2914, the user is presented with a screen 2916 that allows selection of a payment method. The user uses the "Back" and...

...one or more messages to advise the payee that a payment is pending. The steps in method 3500 therefore typically occur at the point of **determining** a **payment** delivery method to the payee.

Starting at step 3502, the first step taken is the receipt by a payee, a non-subscriber to the services...

...payee. At step 3502, the non-subscriber/payee sees the message as shown in screen view 3402 of FIG. 34 and **determines** whether he/she wants to download and install the Mobile Wallet application for his or her mobile device, e.g. by selecting the "Yes" control...comprises not case-sensitive alpha-numerical digits. In one embodiment, the PIN is fixed length. In another embodiment, the PIN is variable length with pre-**determined** minimum length and maximum length.

A message is sent to the MFTS to notify the MFTS to change the PIN and store the changed PIN...

...web application provides a User Site screen display 3701 which includes

a first region 3705 including a plurality of selectable links or buttons for pre-**determine** functions, a second region 3710 for data entry, and a plurality of user control 3715 to provide specific functionality. In the first region 3705, selectable...

...the payment to make.
  21. The method of clause 20, wherein the transaction information includes one or more of the following items of information: a **user** ID number, a transaction identifier, a bill received **date**, a bill **due date**, an amount, a financial service provider identifier, an account identifier, a payee identifier, a pending/complete flag.
  22. The method of clause 1, further comprising...system comprising program code for carrying out the computer-implemented steps of:
  receiving payment to make information via the bill presentment interface corresponding to a **payment** to be made by a **user** to a payee;
  generating summarized **payment** to make information based on the payment to make information relating to a payment that is to be made, the summarized payment to make information...

...clause 51, wherein the MFTS communicates a payment confirmation message to the mobile device in response to receipt of the payment confirmation message from the **payment** instruction recipient.
  53. The system of clause 30, wherein the **user** mobile device receives user input corresponding to selection of a payment method for making a payment; and in response to the user input, the user...

...59, wherein the payment to make information communicated to the mobile device from the MFTS is limited to a payee identifier, an amount, and a **due date**.
  76. The method of clause 75, wherein the mobile device utilizes the payee identifier in the payment to make information and retrieves payee name information...

...to the MFTS for effecting a payment to the identified payee.
  82. The device of clause 82, wherein the information corresponding to one or more **payments** to make displayed at the **user** mobile device comprises summarized payment to make information.
  83. The device of clause 82, wherein the information corresponding to one or more selectable payment sources...

...82, wherein the payment to make information communicated to the mobile device from the MFTS is limited to a payee identifier, an amount, and a **due** date.
  97. The device of clause 96, wherein the mobile device utilizes the payee identifier in the payment to make information and retrieves payee name...

...instruction and information corresponding to a payment instruction recipient for making the payment;

02069067   **Image available**
VIRAL STORE APPLICATION
APPLICATION VIRALE DE MAGASIN
Patent Applicant/Assignee:
  THE JUNGLE U LLC, 729 Douglass Street, San Francisco, California
    94114-3150, US, US (Residence), US (Nationality), (For all designated
    states except: US)
Patent Applicant/Inventor:
  SOTO Santos, 729 Douglass St., San Francisco, California 94114, US, US
    (Residence), US (Nationality), (Designated only for: US)
  TENEDORA Marc, 395 Dixon Road, Milpitas, California 95035, US, US
    (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  DALEY William J et al (agent), Townsend and Townsend and Crew LLP, 1400
    Wewatta Street, Suite 600, Denver, CO 80202-5556, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 2010151870 A1 20101229 (WO 10151870)
  Application: WO 2010US40174 20100628 (PCT/WO US2010040174)
  Priority Application: US 2009220972 20090626; US 2009220973 20090626
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AO AT AU AZ BA BB BG BH BR BW BY BZ CA CH CL CN CO CR CU CZ
  DE DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP
  KE KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY
  MZ NA NG NI NO NZ OM PE PG PH PL PT RO RS RU SC SD SE SG SK SL SM ST SV
  SY TH TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW
  (EP) AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LT LU LV
  MC MK MT NL NO PL PT RO SE SI SK SM TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LR LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 19126

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0030/00...
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... included into the profit distribution. In some cases, a fulfillment
  warehouse is also included in the cut of the profits.

  [0072] A cash on delivery **payment** type allows the
  user to **schedule** a

delivery time and
date in order to pay for their order upon delivery.
The user may provide their billing info, shipping info, contact info and
a delivery date in order to
complete their order. Once such information is provided, a delivery
confirmation is sent to either the merchant or fulfillment warehouse. The
order is delivered on the scheduled date, specified by
the user. Upon delivery, the user may pay for
order with cash. Percentages from the profits can be automatically
divided up between the merchants, market site, and, if...

19/3,K/11   (Item 2 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01996416   **Image available**
PAYMENT SYSTEM
SYSTEME DE PAIEMENT
Patent Applicant/Assignee:
 VISA EUROPE LIMITED, 1 Sheldon Square, London W2 6TT, GB, GB (Residence),
   GB (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
 WINFIELD-CHISLETT Peter, 1 Sheldon Square, London W2 6TT, GB, GB
   (Residence), GB (Nationality), (Designated only for: US)
 STRINGFELLOW Westley, 1 Sheldon Square, London W2 6TT, GB, GB (Residence)
   , US (Nationality), (Designated only for: US)
 LESUISSE Itamar, 1 Sheldon Square, London W2 6TT, GB, GB (Residence), BE
   (Nationality), (Designated only for: US)
 CASABONNE Veronica, 1 Sheldon Square, London W2 6TT, GB, GB (Residence),
   PE (Nationality), (Designated only for: US)
 TAMBLYN Raymon, 1 Sheldon Square, London W2 6TT, GB, GB (Residence), US
   (Nationality), (Designated only for: US)
Legal Representative:
 MCCANN Heather et al (agent), EIP, Fairfax House, 15 Fulwood Place,
   London Greater London WC1V 6HU, GB
Patent and Priority Information (Country, Number, Date):
 Patent: WO 201079216 A1 20100715 (WO 1079216)
 Application: WO 2010EP50158 20100108 (PCT/WO EP2010050158)
 Priority Application: GB 20092239 20090108; US 2009416902 20090401
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
 AE AG AL AM AO AT AU AZ BA BB BG BH BR BW BY BZ CA CH CL CN CO CR CU CZ
 DE DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP
 KE KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY
 MZ NA NG NI NO NZ OM PE PG PH PL PT RO RS RU SC SD SE SG SK SL SM ST SV
 SY TH TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LT LU LV MC
MK MT NL NO PL PT RO SE SI SK SM TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 15560

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0020/00...

...EP
  G06Q-0030/ 00...
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... dates of payment instruments stored in individual user wallets in the
  database DBI, and submitting requests to the card scheme system 7 with
  details of **users** whose **payment**
  instruments are **due** to expire within a specified
  time window. The AU component 51 Id subsequently
  accesses the account updating service 515d and collects a response file
  generated thereby, and updates payment instruments in...

 19/3,K/12   (Item 3 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01996382   **Image available**
PAYMENT SYSTEM
SYSTEME DE PAIEMENT
Patent Applicant/Assignee:
  VISA EUROPE LIMITED, 1 Sheldon Square, London W2 6TT, GB, GB (Residence),
   GB (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  WINFIELD-CHISLETT Peter, 1 Sheldon Square, London W2 6TT, GB, GB
   (Residence), GB (Nationality), (Designated only for: US)
  LESUISSE Itamar, 1 Sheldon Square, London W2 6TT, GB, GB (Residence), BE
   (Nationality), (Designated only for: US)
  STRINGFELLOW Westley, 1 Sheldon Square, London W2 6TT, GB, GB (Residence)
   , US (Nationality), (Designated only for: US)
  CASABONNE Veronica, 1 Sheldon Square, London W2 6TT, GB, GB (Residence),
   PE (Nationality), (Designated only for: US)

TAMBLYN Raymond, 1 Sheldon Square, London W2 6TT, GB, GB (Residence), US
(Nationality), (Designated only for: US)
Legal Representative:
  MCCANN Heather et al (agent), EIP, Fairfax House, 15 Fulwood Place,
    London Greater London WC1V 6HU, GB
Patent and Priority Information (Country, Number, Date):
  Patent: WO 201079182 A1 20100715 (WO 1079182)
  Application: WO 2010EP50079 20100106 (PCT/WO EP2010050079)
  Priority Application: GB 20091504 20090106; US 2009416836 20090401
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AO AT AU AZ BA BB BG BH BR BW BY BZ CA CH CL CN CO CR CU CZ
  DE DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP
  KE KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY
  MZ NA NG NI NO NZ OM PE PG PH PL PT RO RS RU SC SD SE SG SK SL SM ST SV
  SY TH TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LT LU LV MC
  MK MT NL NO PL PT RO SE SI SK SM TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 11262

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0020/00...

...EP
  G06Q-0030/ 00...
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... dates of payment instruments stored in individual user wallets in the
  database DBI, and submitting requests to the card scheme system 7 with
  details of **users** whose **payment**
  instruments are **due** to expire within a specified
  time window. The AU component 41 Id subsequently
  accesses the account updating service 415d and collects a response file
  generated thereby, and updates payment instruments in...

 19/3,K/13   (Item 4 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT

01991999   **Image available**
METHODS AND SYSTEMS FOR PAYING A BILL USING A TRANSACTION CARD ACCOUNT
PROCEDES ET SYSTEMES DE PAIEMENT D'UNE FACTURE AU MOYEN D'UN COMPTE DE
   CARTE DE TRANSACTION
Patent Applicant/Assignee:
 MASTERCARD INTERNATIONAL INCORPORATED, 2000 Purchase Street, Purchase, NY
   10577, US, US (Residence), US (Nationality), (For all designated states
   except: US)
Patent Applicant/Inventor:
 LIU Alexander A, 264 E. Broadway, Apt. C1505, New York, NY 10002, US, US
   (Residence), US (Nationality), (Designated only for: US)
 HYNES Ronald C, 58 Bruschi Lane, Ridgefield, CT 06877, US, US (Residence)
   , US (Nationality), (Designated only for: US)
Legal Representative:
 FITZGERALD Daniel M et al (agent), Armstrong Teasdale LLP, One
   Metropolitan Square, Suite 2600, St. Louis, MO 63102, US
Patent and Priority Information (Country, Number, Date):
 Patent: WO 201074799 A1 20100701 (WO 1074799)
 Application: WO 2009US61631 20091022 (PCT/WO US2009061631)
 Priority Application: US 2008342887 20081223
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
 AE AG AL AM AO AT AU AZ BA BB BG BH BR BW BY BZ CA CH CL CN CO CR CU CZ
 DE DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP
 KE KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY
 MZ NA NG NI NO NZ OM PE PG PH PL PT RO RS RU SC SD SE SG SK SL SM ST SV
 SY TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW
 (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LT LU LV MC
 MK MT NL NO PL PT RO SE SI SK SM TR
 (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
 (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
 (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 10893

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
 G06Q-0040/00...
Fulltext Availability:
 Detailed Description
 Claims

Detailed Description
... the interchange network or the RPPS as a processing fee for processing
  the payment. The system and process may also be configured to enable a
  user to **schedule** automatic
  recurring bill **payments** wherein, on the scheduled
  date, the bill is automatically submitted for payment
  by the system. In addition, the interchange network is configured to

track payments submitted by different users of...

19/3,K/14   (Item 5 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01960005
FLEXIBLE AND ADAPTIVE ACCRUAL METHOD AND APPARATUS FOR CALCULATING AND
   FACILITATING COMPLIANCE WITH TAXES AND OTHER OBLIGATIONS
PROCEDE ET APPAREIL D'ACCROISSEMENT FLEXIBLES ET ADAPTATIFS POUR CALCULER
   ET FACILITER LA CONFORMITE DES DECLARATIONS D'IMPOTS ET AUTRES
   OBLIGATIONS
Patent Applicant/Assignee:
  DYNATAX SOLUTIONS LTD, 685 Bloomfield Avenue, Verona, New Jersey 07044,
   US, US (Residence), US (Nationality), (For all designated states
   except: US)
Patent Applicant/Inventor:
  ABELES Gary Evan, 35 Howell Drive, Verona, New Jersey 07044, US, US
   (Residence), US (Nationality), (Designated only for: US)
  KAPLAN Alan Stuart, 180 Old Short Hills Road, Short Hills, New Jersey
   07078, US, US (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  BURUM Douglas P et al (agent), Vern Maine & Associates, PO Box 3445,
   Nashua, NH 03061-3445, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 201042811 A1 20100415 (WO 1042811)
  Application: WO 2009US60154 20091009 (PCT/WO US2009060154)
  Priority Application: US 2008103949 20081009
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AO AT AU AZ BA BB BG BH BR BW BY BZ CA CH CL CN CO CR CU CZ
  DE DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP
  KE KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY
  MZ NA NG NI NO NZ OM PE PG PH PL PT RO RS RU SC SD SE SG SK SL SM ST SV
  SY TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LT LU LV MC
  MK MT NL NO PL PT RO SE SI SK SM TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 16416

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:

19/3,K/15   (Item 6 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT

01939346   **Image available**
CREDIT RISK CONTROL
CONTROLE DE RISQUE DE CREDIT
Patent Applicant/Assignee:
  ALIBABA GROUP HOLDING LIMITED, Fourth Floor, One Capital Place, P.O. Box
    847, Grand Cayman, KY, US (Residence), -- (Nationality), (For all
    designated states except: US)
Patent Applicant/Inventor:
  GAO Jing, C/o Alibba.com Corporation, 6/f Chuangye Mansion, East Software
    Park, Huaxing Road No. 99, Hangzhua, 310099, CN, CN (Residence), CN
  KE KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY
  MZ NA NG NI NO NZ OM PE PG PH PL PT RO RS RU SC SD SE SG SK SL SM ST SV
  SY TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LT LU LV MC
  MK MT NL NO PL PT RO SE SI SK SM TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 7548

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0040/00...
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... a fourth user type each associated with a different risk level. The
  first user type is characterized by a good loan payment status, the
  second **user** type by an approaching loan
  payment due date
  , the third **user** type by a loan payment that is
  overdue, and the fourth user type by a loan payment made within a
  specified time after a bad...

...help another borrower pay a certain amount of that borrower's loan. The
  second user type corresponds to a medium risk level and refers to
  users who have an approaching **due**
  date for making a loan **payment**. The
  third **user** type corresponds to a high risk level and
  refers to users who have a loan that is overdue. The fourth user type
  corresponds to a...

Claim
... risk level.

3. The method as recited in claim 2, wherein the first user type is characterized by a good loan payment status, the second **user** type is characterized by an approaching loan **payment due date**, the third **user** type is characterized by a loan payment that is overdue, and the fourth user type is characterized by a loan payment made within a specified...

19/3,K/16   (Item 7 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01934460   **Image available**
ACCOUNT HOLDER DEMAND ACCOUNT UPDATE
MISE A JOUR DU COMPTE A VUE D'UN TITULAIRE DE COMPTES
Patent Applicant/Assignee:
  VISA USA INC, P.O. Box 8999, San Francisco, CA 94128-8999, US, US
    (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  WINTERS Michelle E, 2004 Forest Avenue, Belmont, CA 94002, US, US
    (Residence), US (Nationality), (Designated only for: US)
  SAMAD Lubna, 160 Boothbay Avenue, Foster City, CA 94404, US, US
    (Residence), US (Nationality), (Designated only for: US)
  DIGIOACCHINO Laura, 3341 Shasta Drive, San Mateo, CA 94403, US, US
    (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  DESANDRO Bradley K (agent), Quarles & Brady LLP, One Renaissance
    Square, Two North Center Ave, Phoenix, AZ 85004-2391, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 201017270 A2-A3 20100211 (WO 1017270)
  Application: WO 2009US52804 20090805 (PCT/WO US2009052804)
  Priority Application: US 2008186369 20080805
Designated States:
(All protection types applied unless otherwise stated - for applications 2004+)
  AE AG AL AM AO AT AU AZ BA BB BG BH BR BW BY BZ CA CH CL CN CO CR CU CZ
  DE DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP
  KE KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY
  MZ NA NG NI NO NZ OM PE PG PH PL PT RO RS RU SC SD SE SG SK SL SM ST SV
  SY TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LT LU LV MC
  MK MT NL NO PL PT RO SE SI SK SM TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English

Filing Language: English
Fulltext Word Count: 13458

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0020/00...

...KR
  G06Q-0040/00...
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... a user to request changes to a payment devices properties. These
  changes could include increases in credit limit, changes to rewards or
  enhancements, changes in **payment
  due dates**, addition of additional
  authorized **users**, and other changes that may require
  approval of the issuer. In one implementation, a transaction may fail at
  a Point of Service terminal (POS) when...

 19/3,K/17   (Item 8 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01898501   **Image available**
A ONE CARD SYSTEM
SYSTEME A UNE SEULE CARTE
Patent Applicant/Inventor:
  CAI Yinzi, 2250 Webster St., Palo Alto, CA 94301, US, US (Residence), US
    (Nationality), (Designated for all)
Legal Representative:
  BELL & ASSOCIATES (agent), 58 West Portal Avenue # 121, San
    Francisco, California 94127, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 2009137076 A4 20091112 (WO 09137076)
  Application: WO 2009US2837 20090507 (PCT/WO US2009002837)
  Priority Application: US 2008126966 20080507
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AO AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE
  DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE
  KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ
  NA NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM ST SV SY TJ
  TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LT LU LV MC
MK MT NL NO PL PT RO SE SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 9306

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
  ...KR
  G06Q-0040/00...
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... information stored in the DEVICE-it can include but is not limited to
  the name of issuing bank, current balance on the account, available
  credit, **payment due
  date**, and APR, etc.

  c) The **user** can select the account he/she wants to use
  for the next transaction (as shown as 104b in Fig 2).

  d) After the user confirms...

 19/3,K/18   (Item 9 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01867956   **Image available**
METHOD AND SYSTEM FOR DYNAMICALLY CUSTOMIZING A TRANSACTION OF SUBSIDIZED
   GOODS USING AN IDENTITY MEDIUM
PROCEDE ET SYSTEME PERMETTANT DE PERSONNALISER DE MANIERE DYNAMIQUE UNE
   TRANSACTION   DE   BIENS   SUBVENTIONNES A L'AIDE D'UN SUPPORT
   D'IDENTIFICATION
Patent Applicant/Assignee:
  EPETROL INNOVATION SDN BHD, 209 Block G, Phileo Damansara 1, N(deg)9,
   Jalan 16/11, 46350 Petaling Jaya, Selangor, MY, MY (Residence), MY
   (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  YAP Ke Lip, 50, Jalan Selangor, 46050 Petaling Jaya, Selangor, MY, MY
   (Residence), MY (Nationality), (Designated only for: US)
  NGAU Wu Wei, A-8-5 Aman Blok A, Mont Kiara, Jalan Kiara 2, 50480 Kuala
   Lumpur, MY, MY (Residence), MY (Nationality), (Designated only for: US)

LEONG Yi Hao, 2A, Lorong BP 1/1, Taman Bukit Permata, Sri Gombak, 68100
  Batu Caves, Selangor, MY, MY (Residence), MY (Nationality), (Designated
  only for: US)
Legal Representative:
  CHEW Phye Keat (agent), RAJA, DARRYL & LOH, 18th Floor, Wisma Sime
    Darby, Jalan Raja Laut, 50350 Kuala Lumpur, MY
Patent and Priority Information (Country, Number, Date):
  Patent: WO 2009108037 A1 20090903 (WO 09108037)
  Application: WO 2008MY16 20080227 (PCT/WO MY2008000016)
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AO AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE
  DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE
  KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ
  NA NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM
  TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LT LU LV MC
  MT NL NO PL PT RO SE SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 14425

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0020/00...
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... acquiring bank 204 may bill the issuer bank 208 on behalf of the
  retailer 202 for the transaction amount.

  The issuer bank 208, may, in **due
  time**, collect **payment** from the
  consumer. Generally, the retailer 202 pays commissions
  to the acquiring bank 204, issuer bank 208, and/or credit card providers
  for facilitating the electronic payment transaction...

 19/3,K/19   (Item 10 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01859365   **Image available**
FLEXIBLE TIME-BASED DISABLEMENT OF EQUIPMENT
INVALIDATION TEMPORISEE FLEXIBLE D'UN EQUIPEMENT
Patent Applicant/Assignee:
  PAYMENT PROTECTION SYSTEMS INC, 38790 Sky Canyon Drive, Murrieta, CA
    92563, US, US (Residence), US (Nationality), (For all designated states
    except: US)
Patent Applicant/Inventor:
  SIMON Frank C, 1601 South Ocean Drive, Hollywood, FL 33019, US, US
    (Residence), US (Nationality), (Designated only for: US)
  KARMEL Clayton R, 4432 New Hampshire Street, San Diego, CA 92116, US, US
    (Residence), US (Nationality), (Designated only for: US)
  BUGDEN Earl, 6465 Osprey Blvd., Mississauga, Ontario, R5N 6E4, CA, CA
    (Residence), CA (Nationality), (Designated only for: US)
  SIMON Mike P, 7921 Michelson Way, Hemet, CA 92545, US, US (Residence), US
    (Nationality), (Designated only for: US)
Legal Representative:
  GESS E Joseph (agent), Crowell & Moring LLP, Intellectual Property
    Group, P.O. Box 14300, Washington, DC 20044-4300, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200999565 A1 20090813 (WO 0999565)
  Application: WO 2009US612 20090130 (PCT/WO US2009000612)
  Priority Application: US 200868028 20080131
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AO AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE
  DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE
  KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ
  NA NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM ST SV SY TJ
  TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LT LU LV MC
  MK MT NL NO PL PT RO SE SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 4633

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0040/00...
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... based on the result of the comparison in the processor 220. If the
  inputted numeric code matches a reference code that is assigned to the
  user's **payment**
  due date, the processor 220 can
  transmit an enable signal to the component controller 230. The component

controller 230 can send another signal to one of or...

01854793   **Image available**
SYSTEMS AND COMPUTER PROGRAM PRODUCTS FOR SUPPLY CHAIN FINANCE
SYSTEMES ET PROGRAMMES INFORMATIQUES POUR FINANCEMENT D'UNE CHAINE
   D'APPROVISIONNEMENT
Patent Applicant/Assignee:
 UNITED PARCEL SERVICE OF AMERICA INC, 55 Glenlake Parkway, Atlanta, GA
   30328, US, US (Residence), US (Nationality), (For all designated states
   except: US)
Patent Applicant/Inventor:
 BLOUNT Calvin E, 240 Landfall Road, Atlanta, GA 30328, US, US (Residence)
   , US (Nationality), (Designated only for: US)
 REULBACH Raymond A, 823 Green Trace Court, Lawrenceville, GA 30045, US,
   US (Residence), US (Nationality), (Designated only for: US)
 CASTILLO Humberto, 3904 Savannah Ridge Drive, Marietta, GA 30062, US, US
   (Residence), US (Nationality), (Designated only for: US)
 CRONIN Brian A, 1192 Dunwoody Walk, Dunwoody, GA 30338, US, US
   (Residence), US (Nationality), (Designated only for: US)
 PRESTON Bryan K, 370 Gaelic Way, Tyrone, GA 30290, US, US (Residence), US
   (Nationality), (Designated only for: US)
 VUKAS Christopher M, 3142 Denton Place, Roswell, GA 30075, US, US
   (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
 GRIFFIN III Malvern U (agent), Sutherland Asbill & Brennan LLP, 999
   Peachtree Street, NE, Atlanta, GA 30309-3996, US
Patent and Priority Information (Country, Number, Date):
 Patent: WO 200994020 A1 20090730 (WO 0994020)
 Application: WO 2008US51740 20080122 (PCT/WO US2008051740)
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
 AE AG AL AM AO AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE
 DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE
 KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ
 NA NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM
 TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW
 (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LT LU LV MC
 MT NL NO PL PT RO SE SI SK TR
 (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
 (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
 (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English

Filing Language: English
Fulltext Word Count: 17921

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0040/00...
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... party to an account of the supplier 802. When the invoice has been
  assigned to the independent third party, the independent third party
  instructs the **buyer** 812 to route supplier 802
  payments on the **due**
  date to the lender (block 910). In an example
  embodiment of the invention, monies could be advanced at an earlier point
  prior to buyer acceptance.

  [0082...

 19/3,K/21   (Item 12 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01803666   **Image available**
BILL PAYMENT AGGREGATION SERVICE
SERVICE DE REGROUPEMENT DE PAIEMENTS DE FACTURES
Patent Applicant/Assignee:
  THE WESTERN UNION COMPANY, 12500 East Belford Avenue, Englewood, Colorado
    80112, US, US (Residence), US (Nationality), (For all designated states
    except: US)
Patent Applicant/Inventor:
  PAINTIN Scott, 6142 West Cross Drive, Littleton, Colorado 80123, US, US
    (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  GIBBY Darin J et al (agent), Townsend and Townsend and Crew LLP, Eighth
    Floor, Two Embarcadero Center, San Francisco, California 94111-3834, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200942434 A1 20090402 (WO 0942434)
  Application: WO 2008US76400 20080915 (PCT/WO US2008076400)
  Priority Application: US 2007863906 20070928
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AO AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE
  DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE

KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ
NA NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM ST SV SY TJ
TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LT LU LV MC
MT NL NO PL PT RO SE SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 13395

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0040/00...
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... timely fashion. In another aspect, some embodiments determine, without
  requiring user input, an amount due on each bill, as well, in some cases,
  of a **due date** for each
  payment. Beneficially, such embodiments allow a
  user to avoid the traditional hassle and stress of
  tracking and paying bills.

  [0007] Optionally, certain embodiments might provide a consolidated
  statement (e.g., on a...

 19/3,K/22   (Item 13 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01781753   **Image available**
METHOD AND SYSTEM FOR MOBILE PAYMENT
PROCEDE ET SYSTEME DE PAIEMENT MOBILE
Patent Applicant/Assignee:
  HAREX INFOTECH INC, 3F, Pungsan Bldg., 16-6, Pildong2-ga, Jung-gu, Seoul
    100-272, KR, KR (Residence), KR (Nationality), (For all designated
    states except: US)
Patent Applicant/Inventor:
  PARK Kyung Yang, 202, Sinjungang villa, Singyo-dong, Jongno-gu, Seoul
    110-032, KR, KR (Residence), KR (Nationality), (Designated only for:
    US)
  JUNG Hoon Joon, #202, Hwaseongtown, 835-48, Dang-dong, Gunpo-si,
    Gyeonggi-do 435-101, KR, KR (Residence), KR (Nationality), (Designated

only for: US)
  KIM Tae Il, 209-303, Sindaejin Apt., Yongjong-dong, Gyeyang-gu, Incheon
    407-310, KR, KR (Residence), KR (Nationality), (Designated only for:
    US)
Legal Representative:
  JIMYUNG Patent Firm (agent), 6F, Jungwoo Bldg., 1689-1, Seocho-dong,
    Seocho-gu, Seoul 137-882, KR
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200920338 A2-A3 20090212 (WO 0920338)
  Application: WO 2008KR4548 20080805 (PCT/WO KR2008004548)
  Priority Application: KR 1020070079354 20070808
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AO AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE
  DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE
  KG KM KN KP KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ NA
  NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM ST SV SY TJ TM
  TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LT LU LV MC
  MT NL NO PL PT RO SE SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: Korean
Fulltext Word Count: 3987

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0020/00...
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... invention when taken in conjunction with the accompanying drawings.

  Advantageous Effects

  [14] The mobile payment system and method according to the present
  embodiment prevents a **user** from passing a
  payment due date
  by transmitting the informing message having payment detail to a payer.
  Furthermore, the mobile payment system and method according to the
  present embodiment enables a...

...an informing message having in formation necessary for one payment
  method. In this case, the portable terminal displays payment information
  such as payment details, a **payment** amount, and a
  payment due date
  without requesting a **user** to select a payment method.
  Then, the portable terminal creates a transmission message.

[56] FIG. 3 and FIG. 4 are flowcharts illustrating a mobile payment...

19/3,K/23   (Item 14 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT

01761164   **Image available**
SECURE MOBILE PAYMENT SYSTEM
SYSTEME DE PAIEMENT MOBILE SECURISE
Patent Applicant/Assignee:
  VISA INTERNATIONAL SERVICE ASSOCIATION, P.O. Box 8999, San Francisco, CA
    94128-8999, US, US (Residence), US (Nationality), (For all designated
    states except: US)
Patent Applicant/Inventor:
  CARLSON Mark, 153 Miramontes Avenue, Half Moon Bay, CA 94019, US, US
    (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  PAGAR Preetam B et al (agent), Townsend and Townsend and Crew LLP, Two
    Embarcadero Center, 8th Floor, San Francisco, CA 94111, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200903030 A2-A3 20081231 (WO 0903030)
  Application: WO 2008US68172 20080625 (PCT/WO US2008068172)
  Priority Application: US 2007946113 20070625
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AO AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE
  DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE
  KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ
  NA NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM
  TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LT LU LV MC
  MT NL NO PL PT RO SE SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 10991

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0020/00...

...KR
  G06Q-0040/00...

Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... technologies have proven to be highly effective in preventing
  information theft, implementing or upgrading to the latest encryption
  technology often requires upgrades by the end **users** of
  payment processing networks. **Due** to
  the cost, **time**, and risk of potential business
  interruption (e.g., loss of sales), many merchants, for example, resist
  making necessary upgrades to their procedures and systems to...

 19/3,K/24   (Item 15 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01635162   **Image available**
HOST EXCHANGE IN BILL PAYING SERVICES
ECHANGE D'HOTE DANS DES SERVICES DE REGLEMENT DE FACTURE
Patent Applicant/Assignee:
  YODLEE INC, 3600 Bridge Parkway, Suite 200, Redwood City, CA 94404, US,
    US (Residence), US (Nationality), (For all designated states except:
    US)
Patent Applicant/Inventor:
  HAZLEHURST Peter Alexander, 369 Bowfin Street, Foster City, CA 94404, US,
    US (Residence), US (Nationality), (Designated only for: US)
  ALVAREZ Cindy, 3600 Bridge Parkway, Suite 200, Redwood City, CA 94065, US
    , US (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  BOYS Donald R (agent), 3 Hangar Way, Suite D, Watsonville, CA 95076, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200831002 A2-A3 20080313 (WO 0831002)
  Application: WO 2007US77829 20070907 (PCT/WO US2007077829)
  Priority Application: US 2006843450 20060907; US 2007851131 20070906
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE DK
  DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG
  KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ NA
  NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN
  TR TT TZ UA UG US UZ VC VN ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC MT
  NL PL PT RO SE SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 5811

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0030/00...
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... by the subscriber at the first financial institution, and subscriber
 data at the payee site including though not limited to account number,
 remittance address, and **user** authentication data. The
 data may also include **payment**
 schedules for each payee whether recurring
 payments or one-**time** payments. The
 data may also include data defining e-bills presented by any of the
 payees to the customer, the data including form structure and...

 19/3,K/25   (Item 16 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT

01629417   **Image available**
SYSTEM AND METHOD OF CREDIT DATA COLLECTION AND VERIFICATION
SYSTEME ET PROCEDE DE COLLECTE ET VERIFICATION DE DONNEES DE CARTE DE
   CREDIT
Patent Applicant/Assignee:
 PAY RENT BUILD CREDIT INC, One Annapolis Street, Suite 101, Annapolis,
   Maryland 21401, US, US (Residence), US (Nationality), (For all
   designated states except: US)
Patent Applicant/Inventor:
 NATHANS Michael G, 800 Oak Lane, Annapolis, Maryland 21409, US, US
   (Residence), US (Nationality), (Designated only for: US)
 GOLDSTEIN-NATHANS Marcia A, 800 Oak Lane, Annapolis, Maryland 21409, US,
   US (Residence), US (Nationality), (Designated only for: US)
 GOLDSTEIN Kevin, C/O Pay Rent, Build Credit, Inc., One Annapolis Street,
   Suite 101, Annapolis, Maryland 21401, US, US (Residence), US
   (Nationality), (Designated only for: US)
 VITKO Matthew B, C/O Pay Rent, Build Credit, Inc., One Annapolis Street,
   Suite 101, Annapolis, Maryland 21401, US, US (Residence), US
   (Nationality), (Designated only for: US)
Legal Representative:
 PATENT GROUP et al (agent), DLA Piper US LLP, 1200 Nineteenth Street, NW,

Washington, DC 20036, US

Patent and Priority Information (Country, Number, Date):
  Patent: WO 200828046 A2-A3 20080306 (WO 0828046)
  Application: WO 2007US77249 20070830 (PCT/WO US2007077249)
  Priority Application: US 2006824020 20060830
Designated States:
(All protection types applied unless otherwise stated - for applications 2004+)
  AE AG AL AM AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE DK
  DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG
  KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ NA
  NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN
  TR TT TZ UA UG US UZ VC VN ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC MT
  NL PL PT RO SE SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 5459

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0040/00...
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... s address, the user's account number, and a date on which the account
  was opened. In some embodiments, the account data also includes the
  date and amounts of **payments** that
  are **due** from the **user**. Other
  appropriate data that may be useful for verifying payment data may also
  be included. An exemplary screen shot 600 of a web page for...

Claim
... claim 8, wherein the payment data repository terminal is further
  configured to perform the steps of: comparing the amount of each payment
  made by the **user** to a corresponding amount
  due for each such **payment**;
  comparing the **date** on which each payment was made by
  the **user** to a corresponding **date** on
  which each **payment** was **due**;
  calculating a score based at least in part on a result
  of the comparing steps; and including the score in the report.

  10. The system of...

...due for each such payment.

  20. The method of claim 19, further comprising the steps of: comparing

the amount of each payment made by the **user** to a
corresponding amount **due** for each such
payment; comparing the **date** on
which each payment was made by the **user** to a
corresponding **date** on which each
payment was **due**;
calculating a score based at least in part on a result
of the comparing steps; and outputting the score to the recipient.

21. The method of...

19/3,K/26   (Item 17 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01606053   **Image available**
SOFTWARE RENTAL SYSTEM AND METHOD
SYSTEME ET PROCEDE DE LOCATION DE LOGICIELS
Patent Applicant/Assignee:
 THE BUSINESS SOFTWARE CENTRE LIMITED, Broadway House, 21 The Broadway,
   Maidenhead, Berkshire SL6 1NJ, GB, GB (Residence), GB (Nationality),
   (For all designated states except: US)
Patent Applicant/Inventor:
 HAMES Phil, Harwood House, Odiham Rd., Riseley RG7 1SD, GB, GB
   (Residence), GB (Nationality), (Designated only for: US)
 THORNEWILL John, Business Software Centre, Broadway House, 21 The
   Broadway, Maidenhead SL6 1NJ, GB, GB (Residence), GB (Nationality),
   (Designated only for: US)
Legal Representative:
 COLLINS John David (agent), Marks & Clerk, 90 Long Acre, London WC2E
   9RA, GB
Patent and Priority Information (Country, Number, Date):
 Patent: WO 200801074 A1 20080103 (WO 0801074)
 Application: WO 2007GB2387 20070626 (PCT/WO GB2007002387)
 Priority Application: GB 2006128409 20060628
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
 AE AG AL AM AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE DK
 DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG
 KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD MG MK MN MW MX MY MZ NA NG
 NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR
 TT TZ UA UG US UZ VC VN ZA ZM ZW
 (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC MT
 NL PL PT RO SE SI SK TR
 (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
 (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 9052

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0030/00...
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... application server 23 can then record subscription activity and
  billing activity in the database 25 (step S5) in order to record the fact
  that the **user** subscribed at a particular
  date and that billing **payments** are
  due at particular **dates**. These
  dates will form a basis for setting the expiry dates
  to be used to control the applications by the control module.

  The application server 23 then...

 19/3,K/27   (Item 18 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01587289   **Image available**
SYSTEM AND METHOD FOR AUTOMATED FLEXIBLE PERSON-TO-PERSON LENDING
SYSTEME ET PROCEDE POUR PRET AUTOMATISE FLEXIBLE DE PERSONNE A PERSONNE
Patent Applicant/Assignee:
  VIRGIN MONEY USA INC, 60 Hickory Drive, Waltham, MA 02451, US, US
    (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  ADVANI Asheesh, 1041 High Street, Dedham, MA 02026, US, US (Residence),
    CA (Nationality), (Designated only for: US)
  BROWN Grant C, 160 Merrimack Street, Penthouse, Lowell, MA 01852, US, US
    (Residence), US (Nationality), (Designated only for: US)
  MICHAUD Michael D, 124 W. Main Street #12, Georgetown, MA 01833, US, US
    (Residence), US (Nationality), (Designated only for: US)
  MICHEL Andrew T, 280 Harvard Street #2b, Cambridge, MA 02139, US, US
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Legal Representative:
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Patent and Priority Information (Country, Number, Date):
  Patent: WO 2007133315 A2-A3 20071122 (WO 07133315)
  Application: WO 2007US4896 20070223 (PCT/WO US2007004896)
  Priority Application: US 2006431422 20060510
Parent Application/Grant:
  Related by Continuation to: US 2006431422 20060510 (CIP)
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
  DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM KN
  KP KR KZ LA LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MY MZ NA NG NI
  NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR TT
  TZ UA UG US UZ VC VN ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC NL
  PL PT RO SE SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 11945

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0040/00...
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... to do so.

  Fig. 11 shows a graphical user interface and a related block diagram of
  processes implemented by a host server for converting specific
  due payments to gifts in a
  repayment **schedule** for a person-to-person loan, in
  accordance with an embodiment of the invention. Such a technique may be
  implemented in accordance with any of...

...modified. Gifts, in the context of a private loan, may include payments
  that are forgiven or principal that is forgiven, resulting in a new
  repayment **schedule** and/or new total
  payments expected to repay the loan. A decision to
  convert a payment or part of the principal to a gift must be made or
  confirmed by the lender. In the graphical user interface 11058 of Fig.
  11, a user may view the **schedule** of
  payments for a person-to-person loan, which may be
  either pre-existing or be in the process of being set up. The user may
  select...
...graphical user interface 11058. The back end system also causes the
  "Gift' button next to the selected payment to be removed 11061 and
  changes the **payment** amount for that

due date to be zero. If the
user's total amount of gifts for the year exceeds
11062 legal guidelines (such as Federal tax guidelines), the back end
system may cause the interface...

...the user's input data, the back end server determines a loan repayment
schedule 18125, which may be displayed to the user via the graphical
user interface of Fig. 18B. For example, the repayment
schedule 18125 may include **payment**
dates 18126 with equity details 18127 and payment
details 18128. The equity details 18127 may include home value,
outstanding principal, and lender's share of home...

19/3,K/28   (Item 19 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01560192   **Image available**
METHOD FOR FUTURE PAYMENT TRANSACTIONS
PROCEDE DESTINE AU TRAITEMENT DE TRANSACTIONS DE PAIEMENT DIFFERE
Patent Applicant/Assignee:
 APOLLO ENTERPRISE SOLUTIONS LLC, 2111 Business Center Drive, Suite 204,
   Irvine, CA 92612, US, US (Residence), US (Nationality), (For all
   designated states except: US)
Patent Applicant/Inventor:
 IMREY G Christopher, 6900 W. Ocean Front, Unit A, Newport Beach, CA 92663
   , US, US (Residence), US (Nationality), (Designated only for: US)
 HOUSE William J III, 701 1/2 Larkspur Avenue, Corona Del Mar, CA 92625,
   US, US (Residence), US (Nationality), (Designated only for: US)
 HODGKINS David A, 3809 Park Green Drive, Corona Del Mar, CA 92625, US, US
   (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
 SMYRSKI Steven W (agent), Smyrski Law Group, A Professional Corporation,
   3310 Airport Avenue, S.W., Santa Monica, CA 90405, US
Patent and Priority Information (Country, Number, Date):
 Patent: WO 2007103576 A2-A3 20070913 (WO 07103576)
 Application: WO 2007US6107 20070308 (PCT/WO US2007006107)
 Priority Application: US 2006372850 20060309
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
 AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
 DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM KN
 KP KR KZ LA LC LK LR LS LT LU LY MA MD MG MK MN MW MX MY MZ NA NG NI NO
 NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR TT TZ
 UA UG US UZ VC VN ZA ZM ZW
 (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC MT

NL PL PT RO SE SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 24202

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0040/00...
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... various loan parameters as supplied by decision engine 206 at point
  2305. Parameters available for modification may include, but are not
  limited to, total amount **due** or outstanding, next
  payment due date
  or **payment** interval, scheduled
  payment amount, and other loan governing information.

  The **user**/debtor reviews the debt terms and information
  presented and may interactively modify the debt terms by editing
  displayed fields containing parameters relating details of the debt. The
  user/debtor enters his changes to modify these parameters at point 2305
  to represent their desired **payment**
  schedule for consideration as a future
  payment request.

  As an example, the debtor may be facing a $4000 remaining debt. The user
  may have an agreement in place to pay $250 per...

 19/3,K/29   (Item 20 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01538030   **Image available**
INTERNET-BASED TRANSFERRING AND EXERCISING MONETARY RIGHTS WITHIN A
    MARKETPLACE
PROCEDE ET SYSTEME INTERNET PERMETTANT DE TRANSFERER ET EXERCER DES DROITS
    MONETAIRES SUR UN MARCHE
Patent Applicant/Assignee:
  INTEREST CAPTURING SYSTEMS LLC, 11 Nearwater Lane, Darien, CT 06820, US,
    US (Residence), US (Nationality), (For all designated states except:
    US)

Patent Applicant/Inventor:
  HARDISON Joseph H III, 11 Nearwater Lane, Darien, CT 06820, US, --
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Legal Representative:
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    Stamford, CT 06902, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200781936 A2-A3 20070719 (WO 0781936)
  Application: WO 2007US500 20070109 (PCT/WO US2007000500)
  Priority Application: US 2006328433 20060109
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
  DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM KN
  KP KR KZ LA LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MY MZ NA NG NI
  NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR TT
  TZ UA UG US UZ VC VN ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC NL
  PL PT RO SE SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 43834

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0040/00...
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... businesses or other entities (collectively consumers) make payments
  for goods and services they often remit payment for these goods and
  services ahead of the actual "**payment
  due date**" on a bill or invoice. By
  paying early, **consumers** provide the payment recipient
  with extra time to earn interest on these monies. Yet, even by utilizing
  electronic bill payment (EBP), a consumer cannot always gain assurance
  that payment will be effected on the "**payment
  due date**" and thus assuring that
  the **consumer** can earn interest on those monies until
  the last possible moment.

  Also, when consumers purchase stored value cards or products (gift cards,
  prepaid cards, etc...consists of R (α...L, $)-R (β, $)
  allowing the system user/accountholder to transfer R (β, $) and
  earn additional interest up to a bill's **payment
  due date** at which
  time R (β, $) is restored to the

user's original payment and, simultaneously, the
user's R (β, $) transfer is cancelled with any accrued interest
being returned to the user's account in...

...through 36D2, set forth a flow chart describing the steps carried out
during the Payment Method Withholding the Right to Earn Interest R
(β, $) until **Payment Due**
Date, depicted in FIGS. 36A through 36C-3; FIG. 37A is a schematic
representation describing the "Account-Specific" Payment Method
Withholding the Right to Earn Interest (R (β, $)) until
Payment Due Date supported on the
MRTS Network of the present invention, enabling a system
user/accountholder to remit payment on a bill received at any date prior
to the bill's **due** date such that the
payment remitted consists of R (α... , $)-R
(β $), and thereby allowing the system user/accountholder to
transfer R (β, $) and earn additional interest up to a bill's
payment due date
at which **time** R (β, $) is restored to the
user's original payment and, simultaneously, the
user's R (β $) transfer is cancelled with any accrued interest
being returned to the user's account in...

...taken together, sets forth a flow chart describing the steps carried out
by the Payment Method Withholding the Right to Earn Interest R
(β, $) until **Payment Due**
Date, depicted in Fig. 37B1-37B2-2; FIGS. 38A through 38D is a schematic
representation of the Right-of-First-Refusal Process supported on the...

...is a schematic representation for a Web-based control panel for the
Account-Specific Payment Method Withholding the Right to Earn Interest (R
(β, $)) until **payment Due**
Date Pre-Specifications that allows an accountholder on the MRTS Network
to pre-specify from which account(s) to make payments withholding R
(β, $) until a **payment**'s
due date, and to pre-specify whether to make said
payment by electronic means or by manual means; and FIG. 62 is a
schematic representation for...consists of R (α... ι,
S)-P (β, $), allowing the MRTS accountholder to transfer R
(β S) and earn additional interest up to a bill'!
payment due date
, at which **time** the R (β, $) is restored to
the **user**'s original payment of (R (α...
ι, $)-R (β, $)) and, simultaneously, the user's R
(β, $) transfer is cancelled commensurately with the amoun of
the...

...external" institution(s).
FIGS. 36Dl through 36D2, set forth a flow chart depicting the Payment
Method Withholding the Right to Earn Interest R (β, $) until
Payment Due Date
, enabling a system **user**/accounthotder tc withhold R
(β, $) from payments and transfer the R (β, $) to earn

additional interest until the **payment**'s actual
due date.

An MRTS accountholder provides to the MRTS all pertinent information with
regard tc accountholder's bills received including, but not limited to,
company name...945;...L, $) — R (β, $), and thereby
allowing the system user/accountholder to transfer R (β, $) and
earn additional interest up to a bill's **payment**
due date at which
time R (β, $) is restored to the
user's original payment and, simultaneously, the
user's R (β, $) transfer is cancelled with any accrued interest
(i) returned to the user's account within...

19/3,K/30   (Item 21 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT

01526754
MORTGAGE SCHEME AND APPARATUS FOR AUTOMATING SAME
PROCEDE DE PRET HYPOTHECAIRE ET APPAREIL POUR L'AUTOMATISATION DE CE
  PROCEDE
Patent Applicant/Assignee:
 ITC PROPERTY LIMITED, Wychwood Court, Cotswold Business Village, London
   Road, Moreton-in-Marsh, Gloucestershire GL56 0JQ, GB, GB (Residence),
   GB (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
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   , GB, GB (Residence), GB (Nationality),
 McKERRON Grant, Washbrook House, Little Compton, Gloucestershire GL56 0RX
   , GB, GB (Residence), GB (Nationality),
Legal Representative:
 HLBBSHAW LIMITED (agent), 1 Hagley Road, Egbaston, Birmingham B16 8TG, GB
Patent and Priority Information (Country, Number, Date):
 Patent: WO 200768863 A2 20070621 (WO 0768863)
 Application: WO 2005GB4803 20051213 (PCT/WO GB2005004803)
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
 AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
 DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KM KN KP KR
 KZ LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MZ NA NG NI NO NZ OM PG
 PH PL PT RO RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC
 VN YU ZA ZM ZW
 (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC NL
 PL PT RO SE SI SK TR
 (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 7255

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0040/00...
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... discussed above.

The duration (Y1) of the first phase 11 is determined by the lender, for
example this may be fifteen years for first time
buyers and ten years for second
time buyers.

The **payment schedule** is developed
such that the **payments** made in the first year of the
second phase 12 are equal to the interest accrued during that year. The
duration (Y2) of the second phase may also be
determined by the lender. As the
payments increase during the second phase 12, the
'deferred interest' mortgage sequentially converts to a repayment
mortgage.

This is achieved by the sequential conversion of the...

19/3,K/31   (Item 22 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01522155   **Image available**
METHODS AND SYSTEM FOR INCENTIVE MAXIMIZER AGGREGATION ACCOUNT AND
   AUTOMATIC BALANCE TRANSFER
PROCEDES ET SYSTEME RELATIFS A UN COMPTE MAXIMISEUR INCITATIF D'AGREGATION
   ET A UN TRANSFERT AUTOMATIQUE DE SOLDE
Patent Applicant/Assignee:
  E*TRADE BANK, 10951 White Rock Road, Rancho Cordova, California 95670, US
  , US (Residence), US (Nationality), (For all designated states except:
   US)
Patent Applicant/Inventor:
  STAAB William C, 905 Bernard Street, Alexandria, Virginia 22314, US, US

(Residence), US (Nationality), (Designated only for: US)
  WEBSTER Derek A, 25 Tanglewood drive, Irvine, California 92604, US, US
    (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  Flores Jonna T (agent), P.O. BOX 3267, Houston, Texas 77253 - 3267, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200767897 A2-A3 20070614 (WO 0767897)
  Application: WO 2006US61621 20061205 (PCT/WO US2006061621)
  Priority Application: US 2005742247 20051205
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
  DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM KN
  KP KR KZ LA LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MY MZ NA NG NI
  NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR TT
  TZ UA UG US UZ VC VN ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC NL
  PL PT RO SE SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 5878

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0040/00...
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... aggregation system 120 provides the payment information from the
  external issuer 122 to the automatic balance transfer system 118.

  The automatic balance transfer system 118 **schedules** a
  balance transfer **payment** 126 to the external issuer
  122 based on the payment information and the account payment preferences
  114. For example, if the payment information indicates that new activity
  results in a balance of $100 and the minimum **payment**
  is $25 **due** on the first of the month, and, for
  example, the account payment preferences 114 indicate that the user 108
  wishes for full payment to be made prior to the due date, then automatic
  balance transfer system 118 **schedules** a balance
  transfer **payment** 126 for $100 to be made on a
  predetermined date prior to the first of the month. Likewise, if the
  account payment preferences 114 indicate that the **user**
  108 wishes for the minimum **payment** to be paid on the
  due date, then the automatic
  balance transfer system 118 **schedules** a balance
  transfer **payment** 126 for $25 to be made on the first

of the month.

The automatic balance transfer system 118 is additionally coupled to (or integrated with...

 19/3,K/32   (Item 23 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01493410   **Image available**
SECURITIZATION OF A COMMERCIAL TRANSACTION
SECURISATION D'UNE TRANSACTION COMMERCIALE
Patent Applicant/Assignee:
 TRADECARD INC, 75 Maiden Lane, 12th Floor, New York, NY 10038, US, US
   (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
 LITES Barry, 233 Southdown Road, New York, NY 11743, US, US (Residence),
   US (Nationality), (Designated only for: US)
Legal Representative:
 BECHEN Timothy J (agent), KENYON & KENYON LLP, One Broadway, New
   York, NY 10004, US
Patent and Priority Information (Country, Number, Date):
 Patent: WO 200738672 A2-A3 20070405 (WO 0738672)
 Application: WO 2006US37876 20060928 (PCT/WO US2006037876)
 Priority Application: US 2005721749 20050928
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
 AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
 DZ EC EE EG ES FI GB GD GE GH GM HN HR HU ID IL IN IS JP KE KG KM KN KP
 KR KZ LA LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MY MZ NA NG NI NO
 NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR TT TZ
 UA UG US UZ VC VN ZA ZM ZW
 (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC NL
 PL PT RO SE SI SK TR
 (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
 (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
 (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 5513

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
 G06Q-0040/00...
Fulltext Availability:
 Detailed Description

Claims

Detailed Description
... trading system, the SPV receives the payment. The SPV purchases the
  debt at a reduced price based on metric associated with the debt and a
  time period before **payment** is
  due from the **buyer**. The vendor
  receives a reduced payment earlier in time. The SPV thereupon receives
  full payment at a later time, thereby generating a profit based on...

Claim
... compliance by a vendor with terms of a commercial transaction
  electronically rating a financial commitment relating a receivable
  account for the commercial transaction at a **time** prior
  to a **payment due**
  date, including electronically
  determining a credit rating of a
  buyer that is a party to the commercial transaction;
  in a financial exchange, transferring entitlement rights to monies due
  under the receivable account, where the terms...

 19/3,K/33   (Item 24 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01486208   **Image available**
SYSTEM AND METHOD FOR SECURED ACCOUNT NUMBERS IN PROXIMITY DEVICES
SYSTEME ET PROCEDE DE SECURISATION DE NUMEROS DE COMPTES DE DISPOSITIFS DE
    PROXIMITE
Patent Applicant/Assignee:
  VISA USA INC, 123 Mission Street, San Francisco, California 94105, US, US
    (Residence), US (Nationality), (For all designated states except: US)
  VISA INTERNATIONAL SERVICE ASSOCIATION, P.O. Box 8999, M1-11A, San
    Francisco, California 94128-89998, US, US (Residence), US Nationality)
    , (For all designated states except: US)
Patent Applicant/Inventor:
  GAUTHIER Patrick, 941 Eichler Drive, Mountain View, California 94040, US,
    US (Residence), US (Nationality), (Designated for all)
  MAW Brian, 1910 Bayview Avenue, Belmont, California 94002, US, US
    (Residence), US (Nationality), (Designated for all)
  FAITH Patrick, 2810 Jonesw Gate Court, Pleasanton, California 94566, US,
    US (Residence), US (Nationality), (Designated for all)
  PATTERSON Barbara, 193 Southcliff Avenue, South San Francisco, California
    94080, US, US (Residence), US (Nationality), (Designated for all)
Legal Representative:
  SULLIVAN C Bart et al (agent), Two Embarcadero Center, 8th Floor, San
    Francisco, California 94111, US

Patent and Priority Information (Country, Number, Date):
  Patent: WO 200730480 A2-A3 20070315 (WO 0730480)
  Application: WO 2006US34612 20060905 (PCT/WO US2006034612)
  Priority Application: US 2005714635 20050906; US 2006398887 20060405
Designated States:
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2004+)
  AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
  DZ EC EE EG ES FI GB GD GE GH GM HN HR HU ID IL IN IS JP KE KG KM KN KP
  KR KZ LA LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MY MZ NA NG NI NO
  NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR TT TZ
  UA UG US UZ VC VN ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC NL
  PL PT RO SE SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 8312

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
  ...US
  G06Q-0040/00...
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... technologies have proven to be highly effective in preventing
  information theft, implementing or upgrading to the latest encryption
  technology often requires upgrades by the end **user**'s
  of **payment** processing systems. **Due**
  to the cost, **time**, and risk of potential business
  interruption (e.g., loss of sales), many merchants, for example, resist
  making necessary upgrades to their procedures and systems to...

 19/3,K/34   (Item 25 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT

01415340   **Image available**
PERSONNEL ABSENCE MANAGEMENT AND MONITORING SYSTEM
SYSTEME DE SURVEILLANCE ET DE GESTION D'ABSENCES DU PERSONNEL
Patent Applicant/Assignee:
  ABSENTYS LLC, 1200 Premier Drive, Suite 210, Chattanooga, TN 37421, US,

US (Residence), US (Nationality), (For all designated states except:
US)
Inventor(s):
  HARBISON Gary, 8210 Carriage Crossing$Chattanooga, TN 37421, US,
    (Designated for all)
  JACKSON Dana, 300 S. Sweetbriar Avenue$Chattanooga, TN 37411, US,
    (Designated for all)
  COOPER Leah, 5706 Queen Aire Lane$Chattanooga, TN 37415, US, (Designated
    for all)
Legal Representative:
  CROCKETT Mark (agent), P.O. Box 1871, Knoxville, TN 37901, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200697898 A2-A3 20060921 (WO 0697898)
  Application: WO 2006IB50798 20060314 (PCT/WO IB2006050798)
  Priority Application: US 2005662782 20050317
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
  DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KM KN KP KR
  KZ LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MZ NA NG NI NO NZ OM PG
  PH PL PT RO RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC
  VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU MC NL
  PL PT RO SE SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 12140

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0010/00...
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... on intermittent absences.

  A nightly batch cycle runs to evaluate Insurance premium & create
  task for premium payments Manually removed from the list after the user
  payment due (created at the leave
  record level) that takes appropriate action to process or follow-are
  due that **date**. up for premium
  payments due.

  MY EEs The **user** may click on the MY EEs tab (step 132)
  located in the upper right-hand corner of any screen to display the MY
  EEs screen...

01413288   **Image available**
ELECTRONIC PAYMENT SYSTEM FOR FINANCIAL INSTITUTIONS AND COMPANIES TO
    RECEIVE ONLINE PAYMENTS
SYSTEME DE PAIEMENT ELECTRONIQUE PERMETTANT AUX INSTITUTIONS FINANCIERES ET
    ENTREPRISES DE RECEVOIR DES PAIEMENTS EN LIGNE
Patent Applicant/Inventor:
  SHARMA Dushyant, 109 Shaftsbury Anenue, Richmond Hill, Ontario L4C 0G5,
    CA, CA (Residence), CA (Nationality), (Designated for all)
Legal Representative:
  TORYS LLP (agent), Suite 3000, 79 Wellington Street West, Box 270, TD
    Centre, Toronto, Ontario M5K 1N2, CA
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200694410 A1 20060914 (WO 0694410)
  Application: WO 2006CA371 20060313 (PCT/WO CA2006000371)
  Priority Application: CA 2500555 20050311; CA 2503740 20050405; US
    2005172890 20050705
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
  DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KM KN KP KR
  KZ LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MZ NA NG NI NO NZ OM PG
  PH PL PT RO RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC
  VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU MC NL
  PL PT RO SE SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 14812

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0020/00...

...CA
  G06Q-0030/00...
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... functionality. In the marketplace today, according to the conventional
  bill distribution in Figure 4 there is no economical way for any biller
  to allow its **users** to see its summary bill information
  (Amount **Due**, **Payment**
  Due Date, Minimum
  Due...) without following the process outlined. This
  also means from the time of making the decision to publish bills it can
  take several months to year...

 19/3,K/36   (Item 27 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01394494   **Image available**
PRE-FUNDING SYSTEM AND METHOD
METHODE ET SYSTEME DE PREFINANCEMENT
Patent Applicant/Assignee:
  VISA INTERNATIONAL SERVICE ASSOCIATION, 900 Metro Center Blvd., Foster
    City, California 94404, US, US (Residence), US (Nationality), (For all
    designated states except: US)
Patent Applicant/Inventor:
  REID William, 20094 Summerridge Drive, Castro Valley, California 94552,
    US, US (Residence), US (Nationality), (Designated only for: US)
  LYNCH Keiron G, 3121 Paseo Robles, Pleasanton, California 94566, US, US
    (Residence), US (Nationality), (Designated only for: US)
  SWACKHAMMER Craig, 2824 Cedrus Court, Pleasanton, California 94588, US,
    US (Residence), US (Nationality), (Designated only for: US)
  NOVAK Marita Kathrina, 3119 Saddle Drive, Hayward, California 94541, US,
    US (Residence), US (Nationality), (Designated only for: US)
  MARTINEZ L Ted, 4533 Blackburn Court, Concord, California 94518, US, US
    (Residence), US (Nationality), (Designated only for: US)
  BRYANT John M, 618 Greenwich Lane, Foster City, California 94404, US, US
    (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  JEWIK Patrick R et al (agent), TOWNSEND AND TOWNSEND AND CREW LLP, 2
    Embarcadero Center, Eighth Floor, San Francisco, California 94111-3834,
    US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200676503 A2-A3 20060720 (WO 0676503)
  Application: WO 2006US1105 20060112 (PCT/WO US2006001105)
  Priority Application: US 200534667 20050112
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
  DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KM KN KP KR

KZ LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MZ NA NG NI NO NZ OM PG
PH PL PT RO RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC
VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC NL
PL PT RO SE SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 4650

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
 G06Q-0030/00...
Fulltext Availability:
 Detailed Description
 Claims

Detailed Description
... the commerce processor 108 may receive a decline message with a proper
 reason code such as "insufficient pre-funding".

 [0040] Illustratively, there may be IO **payments**
 due on a particular post date such as June 1, 2004.
 The total of those **payments** that are
 due on that post date may be $1 000 and there may be 1
 0 payments of $ 1 00 each. Instructions are sent to the
 Buyer Bank to fund the account so that the
 payment due date
 can be met. Once the funds are received by the subsystem, real
 transactions then take place. For example, for the first $1 00 payment,
 the...

...transaction will be rejected, and a message such as "insufficient
 pre-funding" will be sent to the Buyer Bank 130. Although one
 8
 $ 1 00 **payment** was rejected **due** to
 insufficient pre-fanding, the nine other $ 1 00 payments were accepted
 and processed. However, another request for $99 or less could be
 accepted.

 The...

 19/3,K/37   (Item 28 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01367768   **Image available**
SYSTEM AND METHOD FOR SUPPLY CHAIN FINANCING
SYSTEME ET PROCEDE PERMETTANT DE FINANCER UNE CHAINE D'APPROVISIONNEMENT
Patent Applicant/Assignee:
  JPMORGAN CHASE BANK NA, One Chase Manhattan Plaza, 277 Park Avenue, New
    York, New York 10081, US, US (Residence), US (Nationality), (Designated
    for all)
Inventor(s):
  LO Pik Kwan, 376 Laurel Road$Ridgewood, NJ 07450, US, (Designated for
    all)
  RODRIGUEZ DE TORRES Marianno Artinano, Calle Juan Garcia Hortelano,
    12-B$E-28050 Madrid, ES, (Designated for all)
Legal Representative:
  FARRES Ozzie A et al (agent), Intellectual Property Department, Hunton
    & Williams LLP, 1900 K Street, N.W., Suite 1200, Washington, DC
    20006-1109, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200649994 A2-A3 20060511 (WO 0649994)
  Application: WO 2005US38595 20051026 (PCT/WO US2005038595)
  Priority Application: US 2004623230 20041101; US 2005147204 20050608
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
  DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KM KP KR KZ
  LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MZ NA NG NI NO NZ OM PG PH
  PL PT RO RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC VN
  YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC NL
  PL PT RO SE SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 13359

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0040/00...
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... to decline to purchase.

  f) When the seller does not accept the discount proposal, the full amount
  may be paid to the seller on the **payment**
  due date subject to funds
  availability in the **buyer**'s account.

g) The system may process automatic discounts by applying the current interest rate plus the spread to the total invoice amount. The discounted ...

19/3,K/38   (Item 29 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01357270   **Image available**
CONSISTENT SET OF INTERFACES DERIVED FROM A BUSINESS OBJECT MODEL
ENSEMBLE COHERENT D'INTERFACES DERIVEES D'UN MODELE D'OBJET COMMERCIAL
Patent Applicant/Assignee:
  SAP AG, Diettmar-Hopp-Allee 16, 69190 Walldorf, DE, DE (Residence), DE
    (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  SEUBERT Michael, Vogelsangstr. 10, 74889 Sinsheim, DE, DE (Residence), DE
    (Nationality), (Designated for all)
  ADELMANN Stefan, Tannhaeuserring 104, 68199 Mannheim, DE, DE (Residence),
    DE (Nationality), (Designated for all)
  ALVAREZ Gabriel, Heinrich-boell-strasse 23, 68766 Hockenheim, DE, DE
    (Residence), US (Nationality), (Designated for all)
  BOCK Daniel, Fritz-Frey-Str. 5, 69121 Heidelberg, DE, DE (Residence), DE
    (Nationality), (Designated for all)
  BOLD Andreas, Hartmannstr. 28, 67063 Ludwigshafen, DE, DE (Residence), DE
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200638924 A2-A3 20060413 (WO 0638924)
  Application: WO 2005US21481 20050617 (PCT/WO US2005021481)
  Priority Application: US 2004581252 20040618; US 2004582949 20040625; US
    2005656598 20050225; US 2005669310 20050407; US 2005145464 20050603; WO
    2005US19961 20050603
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
  DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KM KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NG NI NO NZ OM PG PH PL
  PT RO RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU
  ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU MC NL PL
  PT RO SE SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 343308

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0010/00...
Fulltext Availability:

 19/3,K/39   (Item 30 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
(c) 2011 WIPO/Thomson. All rights reserved.

01344297   **Image available**
METHOD AND SYSTEM FOR AUTOMATED PAYMENT AUTHORIZATION AND SETTLEMENT
PROCEDE ET SYSTEME POUR AUTORISATION ET REGLEMENT DE PAIEMENT AUTOMATISE
Patent Applicant/Assignee:
  MASTERCARD INTERNATIONAL INCORPORATED, 2000 Purchase Street, Purchase, NY
    10577, US, US (Residence), US (Nationality), (For all designated states
    except: US)
Patent Applicant/Inventor:
  KRIKORIAN Shari, 1 Elizabeth Place, Armonk, NY 10504, US, US (Residence),
    US (Nationality), (Designated only for: US)
  PHILLIOU Philip J, 12 Littlefield Court, Haworth, NJ 07641, US, US
    (Residence), US (Nationality), (Designated only for: US)
  DOWNS Edward, 297 Spring Street, River Vale, NJ 07675, US, US (Residence)
    , US (Nationality), (Designated only for: US)
Legal Representative:
  SCHEINFELD Robert C et al (agent), Baker Botts LLP, 30 Rockefeller Plaza,
    New York, NY 10112-4498, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200626418 A2-A3 20060309 (WO 0626418)
  Application: WO 2005US30384 20050825 (PCT/WO US2005030384)
  Priority Application: US 2004604215 20040825; US 2004623656 20041029
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
  DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KM KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NG NI NO NZ OM PG PH PL
  PT RO RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU
  ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC NL
  PL PT RO SE SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 10053

International Patent Class (v8 + Attributes)

IPC + Level Value Position Status Version Action Source Office:
  G06Q-0040/00...
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... payment 15 days from the date it is available for the Buyer/Payer I IO
  to view. However, if the payment terms are absent, the
  Buyer/Payer at step 667 may
  schedule the invoice for approval and
  payment on a future **date**. At step
  655, once the invoice has been approved, the approved invoice is routed
  to the Supplier/Payee for viewing at step 665.

  At step...

 19/3,K/40   (Item 31 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT

01233680   **Image available**
SYSTEM AND METHOD FOR SELLER-ASSISTED AUTOMATED PAYMENT PROCESSING AND
  EXCEPTION MANAGEMENT
SYSTEME ET PROCEDE DE TRAITEMENT DE PAIEMENT AUTOMATISE ASSISTE PAR VENDEUR
  ET DE GESTION D'EXCEPTION
Patent Applicant/Assignee:
  OLD WORLD INDUSTRIES INC, 4065 Commercial Avenue, Northbrook, IL
    60062-1851, US, US (Residence), US (Nationality), (For all designated
    states except: US)
Patent Applicant/Inventor:
  LEAVITT Stacy A, 1650 Normandy Woods Court, Grayslake, IL 60030, US, US
    (Residence), US (Nationality), (Designated only for: US)
  MALLOY Stephen Louis, 185 Clara Street, San Francisco, CA 94107, US, US
    (Residence), US (Nationality), (Designated only for: US)
  ROGOFF Robert, 3305 Glenview Road, Wilmette, IL 60091, US, US (Residence)
    , US (Nationality), (Designated only for: US)
  SCHWEIGEL Brian R, 454 Nelson Road, Antioch, IL 60002, US, US (Residence)
    , US (Nationality), (Designated only for: US)
  STEINER William M, 2512 W. Sibley Street, Park Ridge, IL 60068, US, US
    (Residence), US (Nationality), (Designated only for: US)
  WALTERS Alan J, 1738 W. Wellington Avenue, Chicago, IL 60657, US, US
    (Residence), US (Nationality), (Designated only for: US)
  KONG Xiang, 95 E. Harbor Drive, Lake Zurich, IL 60047, US, US (Residence)
    , US (Nationality), (Designated only for: US)
Legal Representative:
  BARICH Joseph M (agent), McAndrews, Held & Malloy, LTD., 500 W.

Madison Street, Suite 3400, Chicago, IL 60661, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200540973 A2-A3 20050506 (WO 0540973)
  Application: WO 2004US30113 20040914 (PCT/WO US2004030113)
  Priority Application: US 2003508221 20031002
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
  DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
  LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
  RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO
  SE SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 21886
International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0040/00...
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... seller's 330 inventory.

  [001481 The CM Payment Tenn of the customer compliance form
  example 900 of an adjustment document 425 is an amount of
  time before full **payment** of the
  invoice amount is **due** from **buyer**
  310. For example, if the CM
  Payment Tenn is 60 days, then buyer 310 must render full payment of the
  invoice amount within 60 days...

 19/3,K/41   (Item 32 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT

01178683   **Image available**
AUTOMATED ELECTRONIC PAYMENT SYSTEM
SYSTEME DE PAIEMENT ELECTRONIQUE AUTOMATISE
Patent Applicant/Assignee:
  BCE EMERGIS TECHNOLOGIES INC, 3200 Northline Avenue, Suite 245,

Greensboro, NC 27408, US, US (Residence), US (Nationality), (For all
designated states except: US)
Inventor(s):
 NEELY Robert Alan, 3200 Northline Avenue, Suite 245, Greensboro, NC 27408
  , US, (Designated for all)
 DAWSON Michael Hilton, 55 Metcalfe, Suite 730, Ottawa, Ontario K1P 6L5,
  CA, (Designated for all)
 NG Shelly, 55 Commerce Vally Drive West, 8th Floor, Markham, Ontario L3T
  7V9, CA, (Designated for all)
Legal Representative:
 RILEE Edward W (agent), MacCord Mason PLLC, Post Office Box 2974,
  Greensboro, NC 27402, US
Patent and Priority Information (Country, Number, Date):
 Patent: WO 200499910 A2-A3 20041118 (WO 0499910)
 Application: WO 2004US12958 20040428 (PCT/WO US2004012958)
 Priority Application: US 2003426379 20030430
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
 AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
 DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
 LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
 RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
 (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO
 SE SI SK TR
 (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
 (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
 (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 8323

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
 G06Q-0030/00...
Fulltext Availability:
 Detailed Description
 Claims

Detailed Description
... receive a customer/buyer input to modify the preauthorized default.

 The request for payment may include billing information selected from the
 group consisting of amount **due**, **due**
 date of **payment**, and invoice
 detailed 1 5 information. The customer/**buyer** payment
 interface may be adapted to modify the billing information to change one
 or more of the group consisting of amount **due**, time of
 payment and account from which to draft payment. The
 billing data may include notices for the customer and/or control
 information.

 In the preferred embodiment of...

20/3,K/1   (Item 1 from file: 20)
DIALOG(R)File 20: Dialog Global Reporter

48902305
KRONOS INC
EDGAR ONLINE
May 12, 2006
JOURNAL CODE: CXEO   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 4089

    ...the time we enter into an arrangement, we assess the probability of collection of the fee and the terms granted to the customer. For end-user customers, our typical payment terms include **payments** based on specific **due dates**, such that all **payments** for the software license, data collection hardware and ...services billings are generally due within 30 days of the invoice date. Our payment terms for indirect channel customers are less than 90 days and **payments** are typically **due** within 30 days of the invoice date. If the arrangement includes a substantive acceptance provision, we defer revenue not meeting the criterion for recognition under...

... for an arrangement are considered extended, other than those arrangements that are financing arrangements as discussed below, we defer revenue on the arrangement until the **payment** of the arrangement fee becomes **due**. The deferred amounts, both product and services, related to arrangements with extended payment terms are removed from deferred revenue and accounts receivable, as we have determined that these amounts do not represent either a receivable or deferred revenue until the **payment** becomes **due** . Since fiscal 1996, we have had a standard practice of providing creditworthy end-user customers the option of financing arrangements beyond one year. Our policy...

... not determined to be collectible, fixed or determinable, we will initially defer the revenue and recognize it when collection becomes probable, which typically is when **payment** is **due** , assuming all other conditions for revenue recognition have been satisfied. As a financing arrangement, we apply a present value factor using annual interest rates ranging...

 20/3,K/2   (Item 1 from file: 348)
DIALOG(R)File 348: EUROPEAN PATENTS

01752676
Systems and methods for secure transaction management and electronic rights
  protection
Systeme und Verfahren zur gesicherten Transaktionsverwaltung und
  elektronischem Rechtsschutz
Systemes et procedes de gestion de transactions securisees et de protection
  de droits electroniques
PATENT ASSIGNEE:
  Intertrust Technologies Corp, (7745470), 955 Stewart Drive, Sunnyvale CA
  94085-3913, (US), (Proprietor designated states: all)
INVENTOR:
  Ginter, Karl L., 10404 43rd Avenue, BeltsvilleMaryland 20705, (US)
  Shear, Victor H., 5203 Battery Lane, BethesdaMaryland 20814, (US)
  Spahn, Francis J., 2410 Edwards Avenue, El CerritoCalifornia 94530, (US)
  van Wie, David M., P.O. Box 5610, Eugene, OR 97405, (US)
LEGAL REPRESENTATIVE:
  Williams, Michael Ian et al (9250951), fJ Cleveland 40-43 Chancery Lane,
  GB-London WC2A 1JQ, (GB)
PATENT (CC, No, Kind, Date): EP 1431864 A2 040623 (Basic)
                  EP 1431864 A3 050216
                  EP 1431864 B1 081231
APPLICATION (CC, No, Date):   EP 2004075701 960213;
PRIORITY (CC, No, Date): US 388107 950213
RELATED PARENT NUMBER(S) - PN (AN):
  EP 861461 (EP 96922371)
INTERNATIONAL PATENT CLASS (V7): G06F-001/00; G06F-017/60
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
  G06F-0021/00   A I F B 20060101 20080416 H EP
  G06Q-0010/00   A I L B 20060101 20080416 H EP
NOTE:
  Figure number on first page: 77
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200426	1450
CLAIMS B	(English)	200901	1605
CLAIMS B	(German)	200901	1497
CLAIMS B	(French)	200901	1788
SPEC A	(English)	200426	166929
SPEC B	(English)	200901	98177

Total word count - document A   168406
Total word count - document B   103067
Total word count - documents A + B 271473

...SPECIFICATION or detailed user transaction listings (level of detail
  might depend, for example on type or size of transaction(horizontal
  bar)information regarding a bank interest **payment** to a
  customer or a transfer of a large (e.g. over $10,000) might be, by law,
  automatically reported to the government). Such summary...

01493410   **Image available**
SECURITIZATION OF A COMMERCIAL TRANSACTION
SECURISATION D'UNE TRANSACTION COMMERCIALE
Patent Applicant/Assignee:
  TRADECARD INC, 75 Maiden Lane, 12th Floor, New York, NY 10038, US, US
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Patent and Priority Information (Country, Number, Date):
  Patent: WO 200738672 A2-A3 20070405 (WO 0738672)
  Application: WO 2006US37876 20060928 (PCT/WO US2006037876)
  Priority Application: US 2005721749 20050928
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
  DZ EC EE EG ES FI GB GD GE GH GM HN HR HU ID IL IN IS JP KE KG KM KN KP
  KR KZ LA LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MY MZ NA NG NI NO
  NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR TT TZ
  UA UG US UZ VC VN ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC NL
  PL PT RO SE SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 5513

Fulltext Availability:
  Detailed Description

Detailed Description
... or a credit provider provides timely payment through the electronic
  trading system, the SPV receives the payment. The SPV purchases the debt
  at a reduced **price based**
  on metric associated with the debt and a
  time period before **payment** is
  due from the **buyer**. The vendor

receives a reduced payment earlier in time. The SPV thereupon receives
full payment at a later time, thereby generating a profit
based on the difference between the
reduced **price** and the payment full.
[0021] Fig. 1 illustrates one embodiment of a system for allowing
investment transactions with financial commitments. The system 100
includes a...

20/3,K/4   (Item 2 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01357270   **Image available**
CONSISTENT SET OF INTERFACES DERIVED FROM A BUSINESS OBJECT MODEL
ENSEMBLE COHERENT D'INTERFACES DERIVEES D'UN MODELE D'OBJET COMMERCIAL
Patent Applicant/Assignee:
  SAP AG, Diettmar-Hopp-Allee 16, 69190 Walldorf, DE, DE (Residence), DE
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Patent Applicant/Inventor:
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    (Nationality), (Designated for all)
  ADELMANN Stefan, Tannhaeuserring 104, 68199 Mannheim, DE, DE (Residence),
    DE (Nationality), (Designated for all)
  ALVAREZ Gabriel, Heinrich-boell-strasse 23, 68766 Hockenheim, DE, DE
    (Residence), US (Nationality), (Designated for all)
  BOCK Daniel, Fritz-Frey-Str. 5, 69121 Heidelberg, DE, DE (Residence), DE
    (Nationality), (Designated for all)
  BOLD Andreas, Hartmannstr. 28, 67063 Ludwigshafen, DE, DE (Residence), DE
    (Nationality), (Designated for all)
  BROSSLER Andreas, Am Schoepfspfad 4, 69251 Gaiberg, DE, DE (Residence),
Publication Language: English
Filing Language: English
Fulltext Word Count: 343308

Fulltext Availability:
  Detailed Description

Detailed Description
... something is valid.

  The coordinated world time or coordinated universal time (UTC) is the
  standardized basis for time specifications that are used internationally.
  It is **based on** solar time and is an
  extremely constant time unit. The mean solar time at the Greenwich
  meridian can be taken as an approximate guide value...

20/3,K/5   (Item 3 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT

01329846   **Image available**
CONSISTENT SET OF INTERFACES DERIVED FROM A BUSINESS OBJECT MODEL
ENSEMBLE D'INTERFACES COHERENT DERIVE D'UN MODELE D'OBJETS COMMERCIAUX
Patent Applicant/Inventor:
  SEUBERT Michael, Vogelsangstr. 10, 74889 Sinsheim, DE, DE (Residence), DE
    (Nationality), (Designated for all)
  ADELMANN Stefan, Tannhaeuserring 104, 68199 Mannheim, DE, DE (Residence),
    DE (Nationality), (Designated for all)
  ALVAREZ Gabriel, Heinrich-Boell-Strasse 23, 68766 Hockenheim, DE, DE
Legal Representative:
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    Chicago, IL 60606, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200612160 A2-A3 20060202 (WO 0612160)
  Application: WO 2005US22137 20050624 (PCT/WO US2005022137)
  Priority Application: US 2004582949 20040625; US 2005145464 20050603; WO
    2005US19961 20050603; WO 2005US21481 20050617; US 2005155368 20050617
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
  DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KM KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NG NI NO NZ OM PG PH PL
  PT RO RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU
  ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU MC NL PL
  PT RO SE SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 378186

Fulltext Availability:
  Detailed Description

Detailed Description
... party's address, the party's contact person and the contact person's
  address.

  BusinessTransactionDocumentParty also includes the role of the party,
  e.g., a **buyer**, seller, product recipient, or vendor.

The data types are based on Core Component Types ("CCTs"), which themselves are based on the World Wide Web Consortium...

20/3,K/6   (Item 4 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT

01326666   **Image available**
METHOD AND SYSTEM FOR PROVIDING ASSURANCE AND FINANCING SERVICES
PROCEDE ET SYSTEME DE PRESTATION DE SERVICES D'ASSURANCE ET FINANCIERS
Patent Applicant/Assignee:
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  SWACKHAMMER Craig, 2824 Cedrus Court, Pleasanton, CA 94588, US, US
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    US (Nationality), (Designated only for: US)
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Legal Representative:
  JEWIK Patrick R et al (agent), Townsend and Townsend and Crew LLP, Two
    Embarcadero Center, 8th Floor, San Francisco, CA 94111, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200609710 A2-A3 20060126 (WO 0609710)
  Application: WO 2005US21049 20050614 (PCT/WO US2005021049)
  Priority Application: US 2004581021 20040617; US 2005131679 20050517; US
    2005131602 20050517; US 2005131605 20050517; US 2005132102 20050517; US
    2005132067 20050517
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
  DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KM KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NG NI NO NZ OM PG PH PL
  PT RO RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU
  ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU MC NL PL
  PT RO SE SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English

Fulltext Word Count: 19541

Fulltext Availability:
  Detailed Description

Detailed Description
... system. Alternatively, the approval can be supplied by a third party
  system on behalf of the buyer. Upon approval of a payment instruction by
  the **buyer**, the system **schedules** the
  payment for the specified **date** in
  the payment instruction. On the scheduled day of payment, the system
  calculates one or more fees, such as a transaction fee, for that
  particular payment transaction according to a pre-defined variable
  pricing matrix, which is determined
  based on the set of pre-negotiated
  ternis and conditions agreed to by the issuer, the acquirer, the seller
  and the buyer.

  [00151 The transaction fee is...

 20/3,K/7   (Item 5 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01008572   **Image available**
METHOD AND SYSTEM FOR CONDUCTING A COMMERCIAL TRANSACTION BETWEEN A BUYER
   AND A SELLER
PROCEDE ET SYSTEME SERVANT A MENER UNE TRANSACTION COMMERCIALE ENTRE UN
   ACHETEUR ET UN VENDEUR
Patent Applicant/Assignee:
 VISA INTERNATIONAL SERVICE ASSOCIATION, 900 Metro Blvd., Foster City, CA
   94404, US, US (Residence), US (Nationality)
Inventor(s):
 VAUX Jonathan, 3417 Divisadero St., San Francisco, CA 94183, US,
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 DREYER Michael, 1024 Dunhill Court, Danville, CA 94506, US,
Legal Representative:
 NG Horace (et al) (agent), Townsend and Townsend and Crew LLP, Two
   Embarcadero Center, 8th Floor, San Francisco, CA 94111-3834, US,
Patent and Priority Information (Country, Number, Date):
 Patent: WO 200338553 A2-A3 20030508 (WO 0338553)
 Application: WO 2002US34362 20021025 (PCT/WO US0234362)
 Priority Application: US 200120466 20011029
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
 AE AG AL AM AT (utility model) AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR

CU CZ (utility model) CZ DE (utility model) DE DK (utility model) DK DM
DZ EC EE (utility model) EE ES FI (utility model) FI GB GD GE GH GM HR HU
ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX
MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK (utility model) SK SL TJ TM TN
TR TT TZ UA UG UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 4022

English Abstract
...to the payment instruction. After the payment instruction is created,
the system seeks approval from the buyer. Upon approval of the payment
instruction by the **buyer**, the system
schedules the **payment** for the
specified **date** in the payment instruction. The system
calculates one or more fees, for the transaction according to a
pre-defined variable **pricing** matrix, which is
determined **based on** a set of
pre-negotiated conditions agreed to by the issuer, the acquirer, the
seller and the buyer.

V. Additional Resources Searched

File   9:Business & Industry(R) Jul/1994-2011/Apr 11
      (c) 2011 Gale/Cengage
File 16:Gale Group PROMT(R) 1990-2011/Apr 11
      (c) 2011 Gale/Cengage
File 15:ABI/Inform(R) 1971-2011/Apr 12
      (c) 2011 ProQuest Info&Learning
File 148:Gale Group Trade & Industry DB 1976-2011/Apr 12
      (c) 2011 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989
      (c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2011/Feb 16
      (c) 2011 Gale/Cengage
File 610:Business Wire 1999-2011/Apr 13
      (c) 2011 Business Wire.
File 613:PR Newswire 1999-2011/Apr 13
      (c) 2011 PR Newswire Association Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2011/Feb 10
      (c) 2011 Gale/Cengage
File 636:Gale Group Newsletter DB(TM) 1987-2011/Apr 12
      (c) 2011 Gale/Cengage
File 624:McGraw-Hill Publications 1985-2011/Apr 13
      (c) 2011 McGraw-Hill Co. Inc
File 634:San Jose Mercury Jun 1985-2011/Apr 12
      (c) 2011 San Jose Mercury News
File 810:Business Wire 1986-1999/Feb 28
      (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
      (c) 1999 PR Newswire Association Inc
File 324:GERMAN PATENTS FULLTEXT 1967-201114
      (c) 2011 UNIVENTIO/THOMSON
File 348:EUROPEAN PATENTS 1978-201114
      (c) 2011 European Patent Office
File 349:PCT FULLTEXT 1979-2011/UB=20110407|UT=20110331
      (c) 2011 WIPO/Thomson
File 47:Gale Group Magazine DB(TM) 1959-2011/Mar 09
      (c) 2011 Gale/Cengage
File 570:Gale Group MARS(R) 1984-2011/Feb 25
      (c) 2011 Gale/Cengage
File 635:Business Dateline(R) 1985-2011/Apr 13
      (c) 2011 ProQuest Info&Learning
File 477:Irish Times 1999-2011/Apr 13
      (c) 2011 Irish Times
File 710:Times/Sun.Times(London) Jun 1988-2011/Apr 13
      (c) 2011 Times Newspapers
File 711:Independent(London) Sep 1988-2006/Dec 12
      (c) 2006 Newspaper Publ. PLC
File 756:Daily/Sunday Telegraph 2000-2011/Apr 13
      (c) 2011 Telegraph Group

File 757:Mirror Publications/Independent Newspapers 2000-2011/Apr 13
    (c) 2011
File 387:The Denver Post 1994-2011/Apr 12
    (c) 2011 Denver Post
File 471:New York Times Fulltext 1980-2011/Apr 13
    (c) 2011 The New York Times
File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06
    (c) 2002 Phoenix Newspapers
File 494:St LouisPost-Dispatch 1988-2011/Apr 10
    (c) 2011 St Louis Post-Dispatch
File 631:Boston Globe 1980-2009/Dec 30
    (c) 2010 Boston Globe
File 633:Phil.Inquirer 1983-2011/Mar 31
    (c) 2011 Philadelphia Newspapers Inc
File 638:Newsday/New York Newsday 1987-2011/Apr 13
    (c) 2011 Newsday Inc.
File 640:San Francisco Chronicle 1988-2011/Apr 13
    (c) 2011 Chronicle Publ. Co.
File 641:Rocky Mountain News Jun 1989-2009/Jan 16
    (c) 2009 Scripps Howard News
File 702:Miami Herald 1983-2011/Apr 12
    (c) 2011 The Miami Herald Publishing Co.
File 703:USA Today 1989-2011/Apr 12
    (c) 2011 USA Today
File 704:(Portland)The Oregonian 1989-2011/Apr 12
    (c) 2011 The Oregonian
File 713:Atlanta J/Const. 1989-2011/Apr 13
    (c) 2011 Atlanta Newspapers
File 714:(Baltimore) The Sun 1990-2011/Apr 13
    (c) 2011 Baltimore Sun
File 715:Christian Sci.Mon. 1989-2009/Dec 07
    (c) 2009 Christian Science Monitor
File 725:(Cleveland)Plain Dealer Aug 1991-2011/Apr 12
    (c) 2011 The Plain Dealer
File 735:St. Petersburg Times 1989- 2010/Oct 17
    (c) 2011 St. Petersburg Times

? **ds**

Set   Items   Description
S1   221   AU=(KAMIYA, H? OR KAMIYA H? OR HIROSHI(2N)KAMIYA)
S2 2565554   (COMMODITY OR COMMODITIES OR INVESTMENT? OR SECURITIES OR -
     STOCK OR STOCKS OR NEGOTIABLE()ITEM? ? OR BOND? ? OR FUTURE? ?
     OR FINANCIAL()PRODUCT?)(5N)(ORDER OR ORDERS OR ORDERING OR P-
     URCHAS???? OR BUY????)
S3   0   S1(S)S2